

THE
FARRERS OF BUDGE-ROW.

A Tale.

BY

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NOTICE.

No. XXV. will close the Series of "Illustrations of Political Economy." It will contain a Summary of the Principles of the Work.

It appears to me, however, that the subject of Taxation requires a development of some of the facts of our financial system, such as could not well be given among my illustrations of principles. I shall therefore issue, without any pause or change of plan, a few Numbers, probably six, of ILLUSTRATIONS OF TAXATION.

H. M.

THE FARRERS OF BUDGE-ROW.

CHAPTER I.

BUDGE-ROW AGAIN!

"PRAY open the window, Morgan," said Jane Farrer to the old servant who was assisting her to arrange for tea the room in which the family had dined.

"Perhaps you don't know, Ma'am, what a cutting wind it is. More like December than March, Miss Jane; bitter enough to help on your rheumatism, my dear."

And Morgan paused, with her hand on the sash. Miss Farrer chose that the room should be refreshed. She was aware that the scents from the shop were at all times strong enough for the nerves of any one unaccustomed to the atmosphere she lived in; and she did not wish that her brother Henry should have to encounter in addition those which the dinner had left behind. She tied a handkerchief over her head while the March wind blew in chilly, and Morgan applied herself to light the fire. When the dinner-table was set back against the wall, and the small

Pembroke table brought forward, and the sofa, with its brown cotton cover, wheeled round, and the two candlesticks, with whole candles in them, placed in front of the tea-tray, Miss Farrer thought she would go up into Henry's room, and see that all was right there, before she put off her black stuff apron, and turned down the cuffs of her gown, and took her seat beside the fire.

She tried to look at everything with the eyes she fancied her young brother would bring from the university. She, who had lived for five-and-thirty years in this very house, at the corner of Budge Row, among this very furniture, could not reasonably expect to view either the one or the other as it would appear to a youth of two-and-twenty, who had lived in a far different scene, and among such companions as Jane had no idea of. It was some vague notion of this improbability that made her linger about Henry's little apartment, and wonder whether he would think she ought to have put up a stuff curtain before the window, and whether he had been accustomed to a bit of carpet, and whether the soap out of her father's shop was such as he could use. Then came the odd mixture of feelings,—that her father's youngest son ought not to dream of luxuries that his elder brother and sisters had not had,—and yet that Henry was a scholar and a gentleman, and therefore unavoidably held in awe by the family. When she reverted to the time, well remembered, when she upheld the little fellow, and coaxed him to set one tiny plump foot before



the other, the idea of being now half afraid to receive him made her smile and then sigh, and hope that good might come of her father's ambition to give a son of his a university education.

Before she had finished making herself as neat as usual, and rather more dressed, she heard, amidst all the noises that came in from the narrow bustling street, her own name called from the bottom of the stairs.

"I'm coming, father!—It never can be Henry yet. The postman's bell is but just gone by, and the six o'clock cries are not all over; and there sound the chimes. It is full five minutes' walk from Lad-lane, too. Perhaps there is something more to be done at the books: so I will carry down my apron.—Why, Morgan, it is well I did not throw you down stairs."

Morgan's face, entrenched in its mob cap, was just visible in the twilight, peeping into the room from the steep, narrow stair upon which the chamber-door directly opened. She came to say that her master wanted Miss Jane; that he was in a great hurry, and seemed to have some good news to tell.

Mr. Farrer was bustling about, apparently in a state of great happiness. His brown wig seemed to sit lightly on his crown; his shoes creaked very actively; his half whistle betokened a light heart, and he poked the fire as if he had forgotten how much coals were a bushel. He stretched out his arms when his daughter came down with a look of inquiry, and kissed her on either cheek, saying,

" I have news for thee, my dear. I say, Morgan, let us have plenty of buttered toast,—plenty and hot. Well, Jenny,—life is short enough to some folks. Of all people, who do you think are dead ?"

Jane saw that it was nobody that she would be expected to grieve about. She had fallen enough into her father's way of thinking, to conjecture aright,—that some of the lot of lives with which her father and she were joined in a tontine annuity had failed.

" Poor souls ! Yes : Jerry Hill and his brother, —both gone together of a fever, in the same house. Who would have thought it ? Both younger lives than mine, by some years. I have no doubt they thought, many a time, that mine would be the first to fail. But this is a fine invention,—this way of purchasing annuities,—though I was against it at first, as being too much like a lottery for a sober man to venture upon. But, I say, Jane, I hope you are glad I made you invest your money in this way. You had a right to look to coming into their lives, sooner or later ; but one would hardly have expected it in my time ; though, somehow, I always had a notion it would turn out so."

Jane's colour had been much raised, from the first disclosure of the news. She now asked whether these were not the last lives of the lot, out of their own family ;—whether her father's, her brother Michael's, and her own were not the only ones now left.

" To be sure they are ! We have the whole

thing to ourselves from this time. I think the minister will be for sending Michael and me to the wars, to have us killed off; though I hope, in that case, you would live on and on, and enjoy your own for many a year, to disappoint him. But, to be sure," said the old man, checking his exultation as he saw his daughter look grave, "life is a very uncertain thing, as we may see by what has just happened."

"I am sure it is the last thing I thought of," observed Jane.

"Ay. It is a pretty yearly addition to us three;—two dropping together in this way: and, as I said, I hope you will enjoy it for many a year when I am dead and gone; as I am sure you deserve, for you have been a good daughter to me,—keeping the house as well as your mother did before you, and the books better than I could myself, leaving me free to attend to the shop. But, let us see. The room is half full of smoke still; and you will say that comes of my poking the fire. What have you got for Harry's tea? The lad will want something solid, though he be a student. I remember his telling me last time that no folks are more hungry than those that have been a long while over their books."

Jane moved about like one in a dream, till, the shop-boy's heavy tread having been heard in the passage, Morgan put her head in at the parlour door to say that Michael and a gentleman with him might be seen from the shop-door to have turned the corner at the other end of the Row.

" 'Tis a pity Patience can't be here to-night, now really," said the old man: " but she always manages to be confined just when we have a merry-making. 'Tis as perverse as her husband not choosing to buy a tontine annuity when he had the cash by him. He will find now he had better have done it. I wish I had thought of it in time to have made it a condition of his marrying Patience.—Well, Harry, lad! I hope you are come home hearty. What! You are not ashamed of your kin, though you have been seeing lords at every turn?"

" How well Jane looks!" was Henry's first remark, after all the greetings were over. " She is not like the same person that she was the last time I came home."

Henry was not the only one who saw a change in Jane, this evening. Her eyes shone in the light of the fire, and there was a timidity in her manner which seemed scarcely to belong to the sober age she had attained. Instead of making tea in the shortest and quietest way, as usual, she was hesitating and absent, and glanced towards Henry as often as her father and Michael joked, or the opening of the door let in a whiff of the scent of cheese and the *et ceteras* of a grocer's establishment.

Mr. Farrer remarked that Henry would find London a somewhat busier place just now than he had been accustomed to. London had been all in a bustle since the King's speech, so that there was no such thing as getting shop-boys back when they had been sent of an errand.

What with the soldiers in the Parks, and the fuss upon the river when any news came, and the forces marching to embark, and the shows some of the emigrants made in the streets, there was enough to entice idle boys from their duty.

"Not only from their duty of coming home," said Michael. "There was our Sam to-day,—'tis a fact,—left the shop while I was half a mile off, and the Taylors' maid came in for half a pound of currants, and would have gone away again if Morgan had not chanced to pass the inside door and look over the blind at the moment. 'Tis a fact: and Sam had nothing to say but that he heard firing, and the newsmen's horns blowing like mad, and he went to learn what it was all about."

"I'll teach him! I'll make him remember it!" cried Mr. Farrer. "But we want another pair of eyes in the shop, sure enough. 'Tis not often that you and I want to be away at the same time; but——"

And the father and son talked over their shop plans, and prepared vengeance for Sam, while Henry told his sister what signs of public rejoicing he had seen this day on his journey;—flags on the steeples, processions of little boys, and evergreen boughs on the stage coaches. The war seemed a very amusing thing to the nation at present.

"Stocks are up to-day. The people are in high spirits."

"When people are bent on being in high spirits, anything will do to make them so. We

were in high spirits six years ago because a few bad taxes were taken off; and now we are merrier than ever under the necessity of laying on more."

"Come, come, Hal," said his father, "don't grudge the people a taste of merriment while they can get it. You will see long faces enough when these new taxes come to be paid. I hope you are not so dead set against the minister as you used to be when younger; or so given to find fault with all that is done."

"So far from being an enemy to the minister, father, I think it is very hard that the nation, or the part of them that makes itself heard by the minister, should be so fond of war as to encourage him to plunge us into it. These very people will not abuse him the less, in the long run, for getting the nation into debt."

"Well, well. We won't abuse the debt, and loans, and that sort of thing to-day,—eh, Jane!" And Mr. Farrer chuckled, and Michael laughed loudly.

"For my part," continued the old man, "I think the debt is no bad thing for showing what sort of spirits the nation is in. You may depend upon it, Peek, and all other husbands who have wives apt to be high and low, would be very glad of such a thermometer to measure the ladies' humour by. 'Tis just so, I take it, with Mr. Pitt and the nation. If he wants to know his mistress's humour, he has only just to learn the state of the stocks."

"Just the same case," said Michael, laughing.

"Not quite," said Henry. "Peek would rather do without such a thermometer, or barometer, if Patience must ruin herself to pay for it: much more, if she must leave it to her children to pay it after her. I should not have expected, father, to find you speaking up for war and the debt."

"Why, as for war, it seems to make a pretty sort of bustle that rather brings people to the shop than keeps them away, and that will help us to pay our share of the new taxes, if we only keep to the shop, instead of fancying to be fine gentlemen. But I am of your mind about the minister. If the people are eager for war,—and full of hope—of—of——"

"Ah! of what? What is the best that can come of it?"

"O, every true Englishman hopes to win, you know. But if they will go headlong into war, they have no right to blame the minister, as if it was all his doing that they have to pay heavy taxes."

"Yet he ought to know better than to judge of the people by a parliament that claps its hands the more the more burdens are laid on their children's children. He ought to question their right to tax posterity in any such way. I cannot see how it is at all more just for us to make a war which our grandchildren must pay for, than for our allies to make a war which the English must pay for."

"I am sure we are paying as fast as we can," replied Mr. Farrer. "It has kept me awake more nights than one, I can tell you,—the

thinking what will come of these new taxes on many things that we sell. As for the debt, it has got so high, it can get little higher; that is one comfort. To think that in my father's young days, it was under seven hundred thousand pounds; and now, in my day, it is near three hundred millions!"

"What makes you so sure it will soon stop, father?"

"That it can't go on without ruining the nation, son. I suppose you don't think any minister on earth would do that. No, no. Three hundred millions is debt enough, in all conscience, for any nation. No minister will venture beyond that."

"Not unless the people choose. And I, for one, will do all in my power to prevent its proceeding further."

"And pray how?"

"That depends on what your plans are for me, sir."

"True enough. Well, eat away now, and let us see whether book-learning spoils buttered toast. Come, tell us what you think of us, after all the fine folks you have been amongst."

Jane was astonished that her father could speak in this way to the gentleman in black, who, however simple in his manners, and accommodating in his conversation, was quite unlike every other person present in his quiet tone, and gentle way of talking. She could not have asked him what he thought of the place and the party.

Henry replied that he was, as he had said,

much struck by his sister's looking so well ; and as for Morgan, she was not a day older since the time when he used to run away with her Welsh beaver——

" And make yourself look like a girl, with your puny pale face," interrupted Michael.

" Well, but, the place,—how does the old house look ?" persisted Mr. Farrer. " You used to be fond of prying through that green curtain to see the folks go in and out of the shop ; and then you raised mustard and cress at the back window ; and you used to whistle up and down stairs to your attic till your poor mother could bear it no longer. The old place looks just as it did to you, I dare say?"

Henry could say no more than that he remembered all these things. By recalling many others, he hoped to divert the course of investigation ; but his father insisted on his saying that the dingy, confined, shabby rooms looked to the grown wise man the very same as to the thoughtless child who had seen no other house. It was as impossible for Henry to say this as to believe still, as he once did, that his father was the wisest man in the world ; and Mr. Farrer was disconcerted accordingly. He thought within himself that this was a poor reward for all that he had spent on his son Harry, and pushed away his cup with the spoon in it when it had been filled only four times.

" Are you tired, Jane?" asked Henry, setting down his tin candlestick with its tall thin candle, when his father had done bidding him be careful

not to set the house on fire, and Michael was gone to see that all was safe in the shop. Jane was quite disposed for more conversation ; and would indeed have been darning stockings for at least another hour if Henry had gone to sleep at ten, like his brother. She brought out her knitting, carefully piled the embers, extinguished one candle, and was ready to hear Henry's questions and remarks, and to offer some of her own. She could not return the compliment she had received as to her looks. She thought Harry was thin, and nearly as pale as in the old days when his nankeen frock and drab beaver matched his complexion.

Henry had been studying hard ; and he acknowledged that his mind had been anxious of late. It was so strange that nothing had been said to him respecting his destination in life, that he could not help speculating on the future more than was quite good for health and spirits. Could Jane give him any idea what his father's intentions were ?

Henry now looked so boyish, with feet on fender, and fingers busy with an unemployed knitting-needle, that Jane's ancient familiarity began to return. She hoped there were no matrimonial thoughts at the bottom of Henry's anxiety about the future.

" Must no man be anxious about his duties and his prospects till he thinks of marrying, Jane ? But why have you hopes and fears about it ? "

" Because I am sure my father will not hear

of such a thing as your marrying. You know how steady he is when he once makes up his mind."

Henry glanced up in his sister's face, and away again when he saw that she met his eye. She continued,

"I am not speaking of my own case in particular; but he has expressed his will to Michael, very plainly, and told him what sort of connexion he must make if he marries at all. And Michael has in consequence given up all talk of marriage with a young woman he had promised himself to."

"Given up the connexion! A grown man like Michael give up the woman he had engaged himself to, at another man's bidding! How can he sit laughing as he did to-night?"

"I did not say he had given up the connexion," replied Jane, very quietly; "but he has given up all talk of marriage. So you see —"

"I see I shall have nothing to say to my father on this part of the subject of settling in life. But you, Jane,—what are you doing and thinking of? My father knows that he is on safer ground with you than he can be with his sons. How is it with you, sister?"

"What you say is very true. If he chooses to speak for his daughter, keeping her in the dark all the while, what can she do but make herself content to be in the dark, and turn her mind upon something else? If mine is too full of one object or another, I hope God will be

merciful with me, since I have been under another's bidding all my days."

"It is hard—very hard."

"It is hard that others,—that Morgan, and I dare say Michael, should know more of what has been said and written in my name than I do myself. Yes, Morgan. It is from her that I know —"

"About Peek? That he wanted you before he thought of Patience?"

"Not only that. Patience is welcome to her lot,—though I do not see what need have prevented her taking my place at the books, if my father had not made up his mind to keep me by him. But that is nothing in comparison with—some other things that have been done in my name; the treating a friend as if he were an impostor, and I a royal princess; while, all the time, I had no such proud thoughts myself, God knows."

"How came Morgan to tell you anything about it?" cried Henry, eager to find some one on whom to vent the indignation that he was unwilling to express in relation to his father.

"Morgan was made a friend of by that person; and she is the kindest friend I have, you may believe it, Henry. She would have upheld me in anything I might have chosen to do or to say. But I was doubtful whether it was not too late then; and altogether I fancy it was best to get on as I did for a time. And now I am settled to my lot, you see, and grown into it. I am fully satisfied now with my way of life; and it is not likely to change."

"Do you mean that you expect to keep the books, and be a thrifty housewife, as long as you live? If it was necessary, well and good. But my father must be enormously rich."

Jane shook her head as she carefully mended the fire, and observed that the times were such as to alarm the wealthiest. While her brother made inquiries about the business, and her share of profit for her toils, she answered with her habitual caution, and made no communication about the increased income which the three members of the family would receive in consequence of the deaths of which she had this afternoon heard."

"So you have no idea," said Henry, "how long I am to remain here, and what I am to do next?"

"Ah! indeed I am afraid you will hardly know what to do with your days here, Henry, I have been thinking what can be managed as to that. You see we have no books but the one shelf-full that you have read many times already. And we have no friends; and we dine so early; and the house itself, I am afraid, is the kind of thing you have been little used to. You may speak out to me more than you liked to do to my father."

Henry was looking about him with a half smile, and owned that the slanting glass between the windows did not appear quite so grand a mirror as when he looked up into it fearfully, in his childhood, wondering by what magic the straight floor could be made to look so like a

very steep carpeted hill. He then thought that no entertainment could be grander than the new year's eve, when Mr. Jerry Hill and his brother used to come to drink punch, and were kind enough to take each a boy between his knees. But now, it seemed as if there would be barely room for Mr. Jerry Hill and his brother to turn themselves round in this very same parlour.

They would never spend another new year's eve here! They were dead! How? When? Where? The news only arrived this day! and his father and Michael so merry! Henry could not understand this.

"But, Jane, do not trouble your head about what amusement I am to find at home. If it comes to that, I can sit in my old place in the window-seat and read, let the carts clatter and the sashes rattle as they may. What I want to know is how I am to employ myself. I shall not live idly, as you may suppose. I will not accept of food and clothes, to be led about for a show as my father's learned son that was bred up at the university."

"Certainly not," said Jane, uneasily. "Perhaps in two or three days something may turn up to settle the matter. I dare say you had rather go back to college than do anything else?"

No. Henry now fell into praises of the life of a country clergyman, living in just such a parsonage as he saw at Allansford, when he was staying there with his friend, John Stephens.

"Are there any ladies at Mr. Stephens's?" inquired Jane.

" Mrs. Stephens and her daughter, and a friend of Miss Stephens's. Ah ! that is just the kind of settlement that I should like ; and how easily my father might, if he would—But, as you say, a few days will show ; and I will have patience till then. I cannot conceive what made him send for me, unless he has something in view."

Jane knitted in silence.

" Will you go with me to-morrow morning, Jane, to see poor Patience ?"

Jane could not be spared in the mornings ; but she could step over before dark in the evening, and should be glad to introduce to Henry some of his new nephews and nieces ; there having been two brace of twins since Harry had crossed the threshold. Harry thought Peek was a very dutiful king's man. He not only raised taxes wherewith to carry on the king's wars, but reared men to fight in them.

" Why, Morgan," said he, " I thought you had gone to bed without bestowing a word on me. Cannot you sit down with us for five minutes ?"

Morgan set down the little tray with hot water and a bottle of home-made wine, which she had brought unbidden and half fearfully. She was relieved by seeing her mistress bring out the sugar and glasses cheerfully from the cupboard, and invite her brother to help himself. He did so when he had filled a glass for Morgan.

When the candlewicks had grown long, and the fire had fallen low, so prodigious a knocking

was heard overhead as nearly prevented Morgan from carrying her last mouthful straight to its destination. Mr. Farrer had heard their voices on waking from his first sleep, and had no idea of thoughtless young people wasting his coals and candles in such an idle way,—as if they could not talk by day-light! The glasses were deposited so carefully as to make no jingle; the slender candles were once more lighted, and Henry found time just to assure his sister, in a whisper, that he had not seen a truer lady than Morgan since they had last parted. He picked out one favourite volume from the single row of books, to carry to his chamber; shook hands with his sister, and edged his way up the narrow stairs. As he found that the room seemed made to forbid all reading, unless it were in bed, he left his book unopened till the morning. It was the first volume of poetry that he had ever studied; but as the window-curtain was pulled to and fro, and a cutting draught entered under the door, and the whole room was divided between the two, he put out his flaring candle, and lay thinking poetry instead of reading it, while the gleams on the ceiling, and the drowsy sounds from below, called up visions of his childhood, which at last insensibly mingled with those of sleep.

CHAPTER II.

BEING ROMAN AT ROME.

MORGAN need not have exercised her old office of calling Henry the next morning. Her knock was heard at the accustomed hour; but Henry had been wakened long before by horns, bells, cries, and rumbling, which seemed to proceed from "above, about, and underneath," and which made him wonder how, in his childhood, he could find it as difficult to open his eyes when told that the day was come, as to be persuaded to go to bed when he had laid hold of a new book. A certain childish question of Henry's was held in mirthful remembrance by his family, and brought up by his father every time that he showed his face at home,—“Why must one go to bed? One no sooner goes to bed than one has to get up again.” Such a happy oblivion of the many intervening hours was no longer found practicable in the little apartment that shook with every passing waggon; and how it could ever have been attained was at least as great a mystery now as the perpetual motion.

“Well, Harry,” said his father, “what a pity you should have troubled yourself to pull off your clothes, as you had to put them on again directly! Hey? But I thought you were of the same mind last night, by the time you sat up. What kept you up so late?”

“We had a great deal to say, father, after

such a long absence. Jane had but little time for writing letters, you know, while I was away."

"I think you might have your talk by daylight. What are you going to do with yourself to-day?"

There was no lack of something to do this first day. First, there was seeing the shop,—being shown the new contrivance for obtaining half a foot more room behind the counter, and the better plan for securing the till, and the evidence of Michael's pretty taste in the shape of a yellow lamb of spun butter, with two currants for eyes, and a fine curly fleece, which might keep its beauty a whole fortnight longer, if this seasonable March weather should last. Opposite to the lamb was a tower of Babel, of cheese, which had been crumbling for some time. But, though the tower was infested with mice, it was the general opinion that it would outlast the lamb. Then, while Jane settled herself, aproned, shawled, and mittened, at her desk, there was a long story to be told,—a story really interesting to Henry,—of the perplexities which had been introduced into the trade by the fluctuations of the duties on various articles. When tobacco was sometimes to pay a tax of 350 per cent., and then no more than 200, and then, on a sudden, 1200, how should custom be regular, and the trader know what to expect? A man must be as wise as a Scripture prophet to know what stock to lay in when there was no depending on custom. People would use twice as much tobacco one year as another; and a third more sugar; and a fourth more tea; or would drop one article

after another in a way that no mortal could foretell.

Why not foretell? Was it not certain that when a tax on an article of consumption was increased, the consumption fell off in a definite proportion?

Quite certain; but then came in another sort of disturbance. When duties rose very high, smuggling was the next thing; and there was no calculating how smuggling might keep up the demand.

"Nor what new taxes it may lead to," observed Henry. "If the consumption of taxed articles falls off, the revenue suffers; and if, at the same time, smuggling increases, new expenses are incurred for guarding the coast. The people must pay both for the one and the other; and so, the next thing is to lay on new taxes."

"Ah!" groaned the old man. "They begin to talk of an income tax."

Whatever Henry's opinion of an income tax might be, he was aware that few inflictions could be so dreadful to his father. Mr. Farrer, possessed, it was supposed, of nearly half a million, managed to pay less in taxes than most of his neighbours who happened to have eight hundred a year, and spent it. Mr. Farrer eschewed luxuries, except a few of the most unexpensive; he was sparing of comforts, and got off paying more to the state than any other man who must have common food, clothing, and house-room. His contributions must be prodigiously increased if he was to be made to pay in proportion to his

income. It was a subject on which none of his family dared to speak, even on this morrow of a piece of good fortune. The most moderate income tax would sweep away more than the addition gained by the dropping of the two lives in the joint annuity.

"They had better mend their old ways than try new," said Michael. "If they knew how, they might get more by every tax than it has yielded yet. Peek says so. He says there is not a taxed article eaten or drunk, or used, that would not yield more if the tax was lowered; and Peek ought to know."

"And you ought to know, Mike, that you are the last man that should wish for such a change," said his father, with a sly wink. Michael's laugh made his brother uneasy; he scarcely knew why.

"It is a great wrong, I think," said Henry, "to keep the poorer classes from the use of comforts and luxuries that they might have, if the state managed its plan of taxation better."

"Well, and so it is, Henry; and I often say so when I see a poor man come for his tobacco, and grumble at the price, and threaten it shall be the last time; and a poor woman cheapen her ounce of tea, and taste the butter and smell at the cheese, and go away without buying any of them. As long as good management would serve to satisfy such poor creatures as these, without bringing an income tax upon their betters, it is a shame there is no such management."

"How much more would be consumed in your

family, sir, if taxes on commodities were lowered as you would have them?"

"O, as for us, we have every thing we want, as far as I know. There might be little or no difference in our own family; but I know there would be among our customers. Shopkeepers would wonder where all the crowd of buyers came from."

"And the smugglers might turn tax-gatherers, hey, father?"

"And there need be no more talk of an income tax," said the old man; "let the French brazen their matters out as they will."

Henry was not very sure of this, in his own mind. It seemed to him that the more support the state derived from taxes on commodities, the more clearly the people would see the injustice of levying the taxes upon those who were compelled to spend their whole income in the purchase of commodities, while the rich, who chose to live very frugally and hoard, might escape the payment of their due share. A customer now came in; and then the cheese-cellar had to be visited; and then Mr. Farrer wanted Henry to go with him to two or three neighbours' houses, where there was a due admiration of the blessings of a learned education on the one side, and on the other a prodigious self-complacency about the liberality, and the generosity, and the wisdom, and the glory of making one member of the family a great man, who should do honour to his kith and kin.

The evening was spent at Mrs. Peek's. Mrs. Peek was able to receive her family at

home, though she had not yet left the house since her confinement. She was proud of having a brother who had been at college, though no one grumbled more at the expense than she did by her own fireside. She was unwilling to lose this opportunity of showing him off to some neighbours; and when the party from Budge Row entered Peek's house, at five o'clock, they perceived several shawls and calashes on the window-seat in the passage which was called the hall. One of Mr. Farrer's candles was flaring in this passage, and two in the waiting-room, as the children's play-place was called, and six in the parlour, it being Mrs. Peek's wish to have every thing smart for the reception of her genteel brother. The ample sofa and two arm-chairs were ranged on one side, and four chairs on the other. When the door was thrown open, the party in the ante-room saw two young ladies take flight from the sofa across the room; and by the time that all had entered the parlour, five maidens were wedged in a close rank, in front of the three chairs which were next Mrs. Peek's.

They stood looking shy during the introduction, and were made more awkward still by the old gentleman insisting, as he settled himself by the fire, that one of those young ladies should come and sit on the sofa beside him. None of them stirred.

"Miss Mills, suppose you take a seat on the sofa," observed Mrs. Peek.

"No, thank you, ma'am," said Miss Mills.

"Miss Anne Mills, won't you take a seat on the sofa?"

"No, ma'am, thank you."

"Then, Miss Baker, or Miss Grace——. My fourth girl, Grace, is called after that young lady, Henry;—(Grace Baker is a great favourite of ours). Grace, my dear, you will sit on the sofa, I am sure. What! none of you!" (seeing the five edge themselves down on the three chairs.) "Dear me! and there's so much room on the other side! I believe I must go to the sofa, and then Henry will take my seat."

Miss Mills looked disposed to fly back again to the sofa when Henry took his seat beside her, as directed. She twisted the tips of her gloves, looked down, said "Yes, sir," and "No, sir," to all he observed, and soon found she must go and ask Mrs. Peek after the dear little baby. At this unexpected movement, two out of the remaining four halfstarted from their chair, but settled themselves again with a muttered, "Now, how——!" and then the next began to twist her gloves and look down, leaving, however, full a third of a chair between herself and the scholar.

Nothing could be done till Mr. Peek came in, further than to tell Henry which of the young ladies could play and which could draw. Henry could only hope to hear them play, and to see their drawings; upon which Mrs. Peek was sorry that her piano was put away in a room up stairs till her girls should be qualified to use it; but she rang for a servant, who was desired to tell master Harry to step across for Miss Mills' sketch-book, and Master Michael to run to Mr. Baker's for Miss Grace Baker's portfolio.

"The blue portfolio, ma'am," Miss Baker leaned forward to say on her sister's behalf.

"O! the blue portfolio, tell Master Michael."

Mr. Peek came in, at length, rubbing his hands, and apologizing for having kept the ladies waiting for their tea; but it was the privilege of such a business as his to take, in some measure, his own times and seasons for doing things; and this afternoon he had been paying one of his official visits where he was least expected.

When Jane had stationed herself at the tea-table, with a Miss Mills to aid her, and Peek had ordered one little table to be brought for himself and another for his father-in-law, he addressed his conversation chiefly to the latter, observing that the young scholar's part was to entertain the young ladies.

"You know the Browns,—the way they behaved to my wife and me about our nursemaid that they tempted away?" said Peek to Mr. Farrer.

"O yes; I hope you have served them out."

"That I have, pretty well! They should have taken care what they were about in offending me. I can always make out what are their busy days, and then I pop in, and there is no end of the stock-taking I make them go through. What with measuring the canisters, and weighing, and peeping, and prying, I keep them at it a pretty time; and that is what I have been about this afternoon."

"Can't you catch them with a pound of smuggled stuff?"

"Not an ounce. They know I would if I could ; and that makes them take care and look sharp. What did you think of the last rummer of toddy you got here ?"

"Capital ! Had Brown anything to do with that ?"

"Not he ; but you shall have another to-night, since you liked the last so much ; and Mr. Henry too, if he likes. But I suppose he will be too busy playing commerce with the ladies ? That fine spirit was one of the good things that one gets by being gentle in one's vocation, as I tell Patience when she is cross ; and then I hold back some nice present that I was thinking of giving her."

"Aye, aye. A little convenient blindness, I suppose, you find your account in sometimes ; and who finds it out, among all the multitude of articles that pay taxes ? Yes, yes, that is one of the understood things in the business ; as our men of your tribe give us to understand."

"I hope you find them accommodating, sir ?"

"Yes ; now we know how to manage them. And they are wonderfully kind to Mike, considering all things."

Mike assented, with one of his loud laughs.

Henry was listening to all this not the less for his civility in handing tea, and amusing his next neighbour. By taking in all that passed now and when he was seated at cards, after Mrs. Peek had made her excuses and withdrawn, he learned more than he had known before of the facilities afforded to the collector of taxes on commodities,

of oppressing the humble, and teasing the proud, and sheltering the shabby, and aiding the fraudulent. He felt that he would rather be a street-sweep than such an exciseman as Peek. At best, the office was a most hateful one.

He grew less and less able to give good counsel at cards, and to admire figures and landscapes, the louder grew Michael's mirth, and the more humorous Peek's stories of how he treated his victims, the small tradesmen. He would not touch the spirit and water so strongly recommended, but bore rallying on preferring the more lady-like refreshment of negus and sweet cake. He roused himself to do what was proper in shawling Miss Grace Baker; but it was feared by his family that the young ladies would not be able to give so enthusiastic an account of him at home as might have been, if he had done himself justice. It was a great pity!

"What a clever fellow Peek is; he is made for his business! Eh, Harry?" observed Mr. Farrer, as they turned homewards, after having deposited the Misses Mills.

"He is made for his business as you say, father. What a cold night it is!"

"Well; I hoped you caught a bit of what Peek was saying; I thought it would entertain you. We'll have him some evening soon; and then I'll make him tell some stories as good as any you heard to-night, only not so new. Do you hear, Jenny; mind you fix Peek and Patience for the first afternoon they can name

next week, and we will have them all to ourselves. Come, Mike, ring again. It is gone ten. I warrant Morgan and Sam are nodding at one another on each side the fire. Give it them well."

Day after day was filled up in somewhat a similar manner, nothing being said of the purpose for which Henry was brought home, or of his future destination. He soon became more reconciled than at first to his strange position, not only from becoming familiarized with it, but because London was astir with rumours of strange events abroad, and with speculations on what curious chapters in the history of nations were about to be presented for men's reading. Mr. Farrer made no objection to his son's disappearance during the greater part of the day, as he was sure of bringing home all the news at the end of it. Sometimes he fell in with a procession going to plant the tree of liberty on Kennington Common; sometimes he had interesting tales to tell of the misfortunes of the emigrants, whom his father ceased for the time to compare to locusts devouring the fruits of the land, or to the wasps that swarmed among his sugars in summer. Henry could bring the latest tidings of the progress of the riots in the country on account of the high price of food, and of certain trials for sedition in which his heart seemed to be deeply engaged, though he let his father rail on at the traitors who encouraged the people to think that governments could do wrong. Henry saw all the reviews, and heard of all the embark-

tions of soldiers, and could tell how many new clerks were taken on at the Bank, and what a demand there was for servants at the government offices, and what spirits every body was in at Portsmouth and Birmingham, while no one knew what was to be done with the poor wretches who tried an ineffectual riot in the manufacturing districts from time to time. All this passed with Mr. Farrer for a very natural love of news, and was approved in as far as it enabled him to say to his superior customers, "My son who was at the University hears this," or says that, or knows the other. But Jane saw that Henry the student was not interested in these vast movements of humanity as a mere amusement to pass the time. Not in pursuit of mere amusement was he often without food from breakfast-time till he returned by lamp-light. Not in pursuit of mere amusement was he sometimes content to be wet through twice in a day; sometimes feverish with excitement, and sometimes so silent that she left him unquestioned to the deep emotions that were stirring within. She occasionally wondered whether he had any thoughts of entering the army. If he was really anxious to be doing something, this seemed a ready means; yet she had some suspicion that his patriotism was not of a kind to show itself in that way; and that if he fought at all, it would not be to avenge the late French King. However it might be, Jane felt her affection for this brother grow with her awe of his mysterious

powers and tastes. She listened for his step when he was absent; intimated her dissent from any passing censure upon him uttered by his father; saw that dry shoes were always ready for him when he came in; received gratefully all that he had to tell her, and asked no questions. She struggled with all the might that was to prove at last too feeble a barrier to a devastating passion, against the daily thoughts of food eaten and clothes worn by one who was earning nothing; satisfied herself that though Henry was no longer enjoying the advantages of college, he was living more cheaply than he could do there; and trusted, on the whole, that this way of life might continue some time.

One morning, Michael's cup of tea having stood till it was cold, the discovery was made that Michael was not at home. Mr. Farrer dropped, with apparent carelessness, the news that he would not return for two or three days; and when Jane had helped herself to the cold tea, in order that it might not be wasted, nobody seemed to think more of the matter.

Half an hour after breakfast, before Henry had closed a certain pocket volume in Greek which he had been observed to read in at all odd times, Mr. Farrer put his head in at the parlour-door, with

"I say, Harry, we are very busy in the shop to-day, and Mike away."

"Indeed, sir! Shall I go out and find somebody to help you?"

"Very pretty! And you sitting here with

nothing to do ! Come yourself ; I will help you to find Mike's apron."

Henry first laughed, and then, after an instant's hesitation, pocketed his book, and followed his father. While he was somewhat awkwardly tying on his apron, his sister saw him through the tiny window which gave her, in her retirement a view of the shop ; and she called out to know what he was doing.

"I am going to try to cut bacon and weigh butter as well as Michael."

"Is it your own fancy?"

"My father put it into my head ; but it is my own will to do it till Michael comes back."

There was no more to be said ; but Jane reddened all over ; and when she saw the first customer come in, and Mr. Farrer stand over Henry to see him guess at the weight of soap required, Jane lost all power of casting up the column of figures over which her pen was suspended.

It was told in many a neighbour's house that day that there was a new shopman at Farrer's, who was dead-slow at tying up parcels, and hacked sadly at the cheese, as if he did not know an ounce from a pound at sight. Henry was not aware how far he was from being worthy to rival Michael. It requires some practice to achieve the peculiar twirl and jerk with which an adroit shopman ties up and delivers a parcel to a fair dealer ; and Henry knew nothing yet of the art of joking with the maidens and coaxing the matrons among his customers.

When weary, sick, and inwardly troubled to a degree for which he could scarcely account, he came in from seeing that the shutters were properly closed, and from purifying himself from the defilements of the counter, his father hailed him with,

"Well done, Harry! You will do very well soon, and make up for the cheese you have crumbled to-day. You will manage not to spill so much sugar to-morrow, perhaps. And by the end of the year, we shall see what sort of a younger partner's share we can afford you."

"You do not mean that I am to spend a whole year as I have spent to-day, father?"

"Indeed but I do, though; and as many more years as you have to live. My father made his fortune in this same business, and I mean my sons to do the same."

Henry answered by handing his father the candle to light his pipe.

"I say, Harry," the old man resumed, after a long silence, "you go into the shop to-morrow morning."

"Certainly; till Michael comes back; if, as you said this morning, he returns before the end of the week."

"And after he comes back. He will put you in the way better than I can, you'll find."

"After he comes back, I hope to find means of using the education you have given me, father. It would be all lost if I were to be a grocer."

Mr. Farrer could see nothing but loss in following any other occupation, and ingratitude

in hesitating to accept a provision which would enable Henry to become, like his brother and sisters, a public creditor on very advantageous terms. He let his son more into the secret of his wealth than he had ever done before ; and when he found this confidence of no avail to his purpose, was vexed at his communicativeness, grew very angry, threw down his pipe, and ordered the family to bed.

The next day, and the next, all went on so smoothly in the shop that each party hoped the other had relented. On the Friday evening, Michael returned, in high spirits, his talk savouring of the sea as his clothes did of tobacco. On Saturday morning, Henry was missing in his turn. Morgan appeared with red eyes to say that he had gone out with his blue bag very early, and had left the letter she now delivered to her master.

This letter was read, crumpled up and thrown under the grate in silence. Jane afterwards took possession of it; and found that Henry valued his education too highly not to make the best use he could of it, that he was quite of his father's opinion that it was a sin to remain at home in idleness; that he would therefore endeavour to obtain immediate employment and independence; that he would come and see his father as soon as he had anything to communicate, and should be always on the watch to repay by any duty and attention in his power the obligation he was under for the advantages he had enjoyed.

Morgan had no intelligence to give of where Henry was gone. He had left his love for his sister, and an assurance that he would see her soon and often. Morgan trusted she might take his word for his not feeling himself "put upon" or ill-regarded in the family. He had assured her that his feelings for them were as kind as ever, as he hoped to show, if occasion should arise. Might she believe this?

Jane trusted that she might;—would not let his chamber be disarranged just at present; and went to her place of business to start at every black coat that passed the window.

CHAPTER III.

DEATH-CHAMBER SOOTHINGS.

Mr. Farrer seemed to be somewhat surprised to see that Henry's coat was still black and still glossy when he called, as he promised, to see his family. A vague image of a tattered shirt, a wallet and mouldy crusts, had floated before the old man's mind as often as he prophesied that Harry would come begging to his father's door; whereas Henry seemed to have nothing to complain of, did not ask for anything to eat, never mentioned money, and looked very cheerful. It was impossible to pronounce him paler than usual; and, what was more surprising, he made no mysteries, but told all that he was asked to tell. Nobody inquired whether he

was married, and none but Jane desired to know where he lived. But the circumstance of his having obtained employment that would suffice for the present was related ; and he endeavoured to explain to his father the nature of the literary occupations in which he was engaged ; but when he had once acknowledged that they did not bring him in so much per week as his brother's labours afforded, Mr. Farrer did not desire to hear anything more.

" Jane, you will come and see me?" said Henry, when they were alone.

" My father says you had better come here."

" Well, so I shall ; but you will look in upon me some day ? I have something to show you."

" Perhaps you can bring it here. My father——"

" Oh, he forbids your visiting me. Yes, I shall certainly come here, and soon. Do you know, Jane, I think my father looks ill."

" He is harassed about business just now ;—not about the part you have taken ; for he said yesterday that people are better out of business in such times."

" What is the matter ? Does his custom fall off?"

" Very much ; and his profits are less and less. Everything is so taxed,—everything that the common people must have,—(and they are the customers that signify most, from their number)—that they go without tea and sugar, and save in soap and candles more than you would suppose ; and besides, all this dearness makes wages rise every where ; and we feel that directly



in the fall of our profits. If things get much worse, we shall soon be laying by nothing. It will be as much as we can do to make the year's gains answer the year's expenses."

"That will be a very bad thing if it comes to be the case of the whole nation, Jane: but I do not think that my father and you need mind it,—so much as you have both accumulated. It is a bad state of things, however. Have you seen Dr. Say about my father?"

"Why, no. I think that he would be alarmed at my mentioning such a thing; and as I know his ailments to be from an uneasy mind—However, I will watch him, and if he does not get better—But he looks particularly ill to-day."

"He does indeed."

Morgan was waiting near the door when Henry went out.

"I take shame, Mr. Henry, my dear," said she, "that I did not half believe you in what you said, the morning you went away, about coming again, and going to be happy."

"Well, Morgan, you believe me now?"

"Yes, my dear, I do; and I feel, by your looks, that there is some great reason behind. Do you know, I should say, if it was not a strange thing to say, Mr. Henry,—I should say you were married."

"That is a strange guess, Morgan. Suppose you come, some day, and see; and, if you bring Jane with you, so much the better."

: "Ah! my dear, it would be a wholesome

change for her, so much as she goes through with my master. You may believe me I hear her half the night, stealing about to watch his sleep, when by chance he gets any quiet sleep ; and at other times comforting him."

"Do you mean that he suffers much?"

"In mind, Mr. Henry. What can they expect whom God permits to be deluded about what they should seek? Be sure you take care, Sir, to provide for your own household; but I hope never to hear you tossing in your bed because of the doubt whether you will have three times or only twice as much gold as you can use."

"Treat him tenderly, Morgan; and send for me whenever you think I can be of any use."

"My dear, there is not a sick child crying for its broken toy that I would treat so tenderly as your father,—even if I had not Miss Jane before me for a pattern. I will send for you, I promise you; but it is little that any of us can do when it comes to be a matter of serious illness. We brought neither gold nor friends into this world, and 'tis certain we cannot carry them out; but what you can do for your father, you shall be called to do, Sir. However, as Michael says, if there comes a flow of custom to make his mind easy, he may be as well as ever."

No such flow of custom came, and various circumstances concurred to lower Mr. Farren's spirits, and therefore aggravate his disease. Within the next eight months, nearly a thousand bankruptcies bore testimony to the grievous nature of the burdens under which trade was

suffering. Rumours of the approaching downfall of church and state were circulated with sufficient emphasis to shake the nerves of a sick man who had very little notion of a dependence on anything but church and state. Besides this, he did not see that it was now possible for him to be well against New Year's Eve,—the festival occasion of those whose lives had afforded a subject of mutual money-speculation; and if he could not be well on this anniversary, he was convinced he should be dead. Every time that Henry went, he thought worse of his father's case, however flattering might be the physician's reports and assurances. There was no thought of removing him; for the first attempt would have been the death of him. Where he was born and bred, there he must die; and the best kindness was to wrap him in his great-coat, and let him sit behind the counter, ordering, and chatting, and weighing pennyworths, and finding fault with every body, from Mr. Pitt down to Sam the shop-boy.

The last morning of the year broke bright and cheery. When Morgan issued from the shop, dressed in her red cloak and round beaver over a mob-cap,—the Welsh costume which she continued to wear,—the copper sun showed himself behind the opposite chimney, and glistened on the candies in the window and the icicles which hung from the outside cornice. Many a cheery sound was in the frosty air,—the laughter of children sliding in the Row, the newsman's call, the clatter of horses' feet over

the slippery pavement, and the jangle of cans at the stall where hot coffee was sold at the street-corner. All this was strange to the eyes and ears of Morgan, not only from her being unaccustomed to walk abroad, but from its contrast with the scene she had just left.

When she had quitted Mr. Farrer's sick chamber, the red daylight had begun to glimmer through the green stuff window curtain, giving a signal to have done with the yellow candlelight, and to speak some words of cheer to the patient on the coming of a new day. Mr. Farrer had looked dreadfully ill in the flickering gleam of the fire, as he sat in the arm-chair from which his oppressed breathing forbade him to move; but in the daylight he looked absolutely ghastly, and Morgan felt that no time was to be lost in summoning Henry, under pretence of purchasing a gallon of wine.

Her master had called her back to forbid her buying wine while there was so much in the house; but she was gone beyond the reach of his feeble voice, and the other persons who were in the room were for the wine being bought. Dr. Say, an apothecary who passed very well for a physician in this neighbourhood, declared that home-made raisin wine was by no means likely to agree with the patient, or support his strength; and Peek, the son-in-law, reminded the old gentleman that the cost of the wine would come out of his estate, as it was little likely that he would live to pay the bill.

"You yourself said," uttered the old man in

the intervals of his pantings, "you said, only last week, that few drink foreign wine that spend less than their six hundred a-year. I don't spend six hundred a-year; and Jane's raisin wine might serve my turn."

"That was in talking about the taxes,—the tax that doubles the cost of wine. I don't see why people of three hundred a-year should not drink as much as those that spend six, if the cost of wine was but half what it is; especially if they be sick and dying.—And a fine thing it would be for the wine trade, seeing that there are many more people who spend three hundred a-year than six. So both the makers and the drinkers have reason to be vexed that for every gallon of wine that ought to cost five shillings, they have to pay ten."

"Now, Mr. Peek, do not make my father discontented with his wine before he tastes it," said Jane, observing the shade that came over the old man's face at the mention of the price.

"O, that need not be. He must have had wine for to-night, you know, if he had been well, and brandy into the bargain, if Jerry Hill and his brother had been alive.—But, sir, if you find fault with the wine-duty, what would you have? There is no help for it but an income tax, and you don't like that, you tell me.—Dear me, Dr. Say, look how white he turns, and how his teeth chatter. He is failing very fast, poor soul!"

"Confound the income tax! The very talk of it has been the death of me," Mr. Farrer had still strength to say.

"Mr. Peek, I wish you would leave off talking about such things," said Jane. "Do not you see that my father cannot bear it?"

"Why, dear me, Jane, don't you know that there is nothing he is so fond of talking about as that that he and I know most about? Why, he is never tired of asking me about what I meet with in the way of my business!"

"Well! tell him stories to amuse him, if you like; but don't threaten him with the income tax any more."

"With all my heart. He shall carry none but pleasant ideas to his grave for me.—I say, sir, I should think you must sell a good many more candles since the duty came off, don't you?—Ah! I find the difference in some of the poorer houses I go into. A halfpenny a pound on tallow candles was a tax——"

"That prevented many a patient of mine from being properly nursed," said Dr. Say. "When people are just so poor as not to afford much candlelight, such a tax as that dooms many sick to toss about in the dark, frightened at their own fancies, when a light, to show things as they are, would have composed them to sleep. That was a bad tax: the rich using few tallow candles."

"If that be bad, the others were worse;—that on cottages with less than seven windows! Lord! I shall never forget what work I used to have and to hear of about that tax. He must have been a perverse genius that thought of that tax, and deserved to be put into a cottage of two windows himself.—Do you hear, Mr. Farrer, that is

over and gone ; and I suppose you used to pay a tax upon Morgan that you are not asked for now ?”

Mr. Farrer now proved himself still able to laugh, while he told how he never paid a farthing for Morgan before the tax on female servants had been repealed. Morgan believed herself to be the fiftieth cousin of the family ; and on the days when the tax-gatherer was expected, Farrer always contrived that Morgan should be seated at some employment found for her in the parlour, and called a relation of the family. Jane now understood for the first time why her father was upon occasion so strangely peremptory about the sofa cover being patched, or his shirts mended, by no one but Morgan, and nowhere but in the parlour. The repeal of these three assessed taxes, and of a fourth,—on carts and waggons,—was acknowledged to be an improvement on old management, however grievous might be the actual burdens, and the great one now in prospect.

In pursuance of his plan to give Mr. Farrer none but pleasant ideas to carry to the grave, Peek proceeded to observe on the capability of the country to bear much heavier burdens than formerly. Arkwright alone had provided the means of paying a large amount of taxes, by endowing the country with the vast resources of the cotton manufacture.

“ And what came of it all ?” muttered Mr. Farrer. “ There is Arkwright in his grave, just like any other man.”

“That’s very true ; and just as if he had had no more than his three hundred a-year all his days. But it was a noble thing that he did,—the enabling the country to bear up in such times as we live in. For my part, I think the minister may very fairly ask for more money when such a piece of good luck has befallen us as our cotton manufacture turns out to be. I’m not so much against the war, since there is this way of paying for it.”

“You forget we are in debt, Peek. ‘Duty first, and pleasure afterwards,’ I say. ‘Charity begins at home,’ say I. Pay the debt first, and then go to war, if you must.”

Some other improvements will turn up, time enough to pay the debt, I dare say. When the war is done, the minister has only to find somebody, like Arkwright, that will make a grand invention, and then he can pay off the debt at his leisure.”

“No, never,” cried Farrer, in a stronger voice than Jane thought he could now exert. “You will see Arkwright in the next world before you see his like in this. I knew Arkwright. And as for the debt,—how is that ever to be paid ? The country is ruined, and God knows what will become of my little savings !”

And the old man wept as if he had already lost his all. It was always a melancholy fact to him that Arkwright, whom he had been wont to consider the happiest of men, had been obliged to go away from his wealth ;—to die like other men.

Peek attempted to comfort him, regardless of the frowning looks of Dr. Say, and of Jane's hints to hold his tongue.

"Why, all that requires to be taken care of will go to Jane, I suppose, though some of your things would be more suitable to my wife than to any single woman. That is a nice mattress; and indeed the bedding altogether is just what would suit our brown chamber, as I was saying to my wife. But I suppose Jane is to have all that sort of thing?"

"Mr. Peek, you will either go away or leave off talking in that manner," said Jane, moving away the empty tankard from which he had drunk his morning ale.

"Mr. Farrer will enjoy many a good night in that very bed, when we have subdued the little obstruction that affects the breathing," observed Dr. Say, soothingly.

"We all know better than that," said Peek, with an ostentatious sigh. "It is hard to leave what it costs such a world of pains to get. I've heard you say, Mr. Farrer, how proud you were when you got a watch, as a young man. That's it, I suppose, over the chimney-piece; and a deal of silver there must be in it, from the weight. I suppose this falls to Jane too? It will go on, tick, tick, just the same as ever."

Mr. Farrer forgot his pain while he watched Peek's method of handling the old watch, and followed his speculations about the disposal of his property.

"And do you think that singing-bird will miss

you?" asked Peck, nodding to the siskin in its cage. "I have heard of birds that have pined, as they say dogs do, from the day of their master's death. But my children would soon teach your Teddy a merry ditty, and cure him of moping."

"Jane, don't let any body but Morgan move that bird out of the house: do you hear?" said Farrer.

"It is nobody's bird but your's, father. Nobody shall touch it." And Jane set Teddy singing, in hopes of stopping Peck's speculations.

"And there's the old punch-bowl," continued the son-in-law, as soon as there was again silence. "That will be yours of course, Jane?"

"O, our good friend will make punch many a time yet out of that bowl, when we shall have set up his appetite," declared Dr. Say.

"No, no, Doctor. He will never make punch again in this world."

There was a pause after this positive declaration, which was broken by Farrer saying to his daughter,

"You don't say anything against it. You don't think you had rather not have the things."

Jane replied in a manner which showed great conflict and agony of mind. She should feel like a child, if her father must leave her. She had never lived without him. She did not know that she could conduct herself and her affairs without him. She was in a terror when she thought of it, and her mind was full of reproach——

"Ah! you'll be marrying, next thing, and all my things will be going nobody knows where.

But as for reproaching yourself,—no need of that, so far, for you have been a good daughter to me."

Jane declared that she had no thoughts of marrying.

"Come, Doctor, which way are you going? Will you walk with me?" said Peek, whose apprehensions about the final destination of the property were roused by the sentimental regards which Dr. Say began to cast upon Jane, when the conversation took this turn. Dr. Say was in no hurry; could not think of leaving his patient; would stay to see the effect of the wine,—and so forth. The old man stretched his feeble hand towards the doctor's skirt, and begged him to remain.—One reason of his wish was that he felt as if he should not die whilst his doctor was by his side; and another was that he wished for the presence of a stranger while Henry was with him, and Henry was now coming up stairs.

"They say I am going, Harry; and now perhaps you will be sorry that you did not do all that I bade you."

"I always have been sorry, father, that I could not."

"I should like to know, Doctor, how one should manage one's sons now-a-days. Here's Harry won't follow my business for all I can say; and Mike is leaving the shop to take care of itself, while I am laid fast in this way. He was to have been back three days ago; and not a word have we heard of him, and don't know where to send to him. One must look to one's daughters,

after all—though my father never had to say that of me. I was in the very middle of counting our stock of short moulds when I was called up stairs to see him die.—Well, Henry ; I have left you nothing, I give you notice.”

“ Indeed, father, I am able to earn what I want ; and I have to thank you for this. You have given me already more than the wealth of the world ; and I shall never forget it.”

“ I don’t very well know what you mean ; but I can fancy about the not forgetting. I saw a moon over the church there——”

The old man was evidently wandering after some idea of what he had observed on the night after his father’s death, and many nights since ; and with this he mixed up some strange anxieties about the neglect of the shop this day. Within a few minutes, Peek was gone to be a Job’s comforter to his dawdling wife, assuring her that she could not, by any exertion, arrive in Budge Row in time to see her father alive ; Jane was trying to pacify the old man by attending behind the counter ; while Dr. Say and Henry remained with the patient. Henry did not choose to be alone with him, lest any fit of generosity should seize his father, and cause dissension among the more dutiful of the children.

A few more hours were spent in the restless, fruitless, disheartening cares which form the greatest part of the humiliation of the sick-room : the shutting out the light that is irksome, and then restoring it because the darkness is oppressive ; the preparing food which is not to be

tasted, and offering drink which cannot be swallowed; the changing the posture perpetually, because each is more uneasy than the last. A few hours of this, and of mutterings about Jerry Hill and his brother, which indicated that some idea of the day and its circumstances was present to the dying man,—a few hours of extraordinary self-restraint to Jane, and anxiety to Morgan, and all was over.

Patience came five minutes too late. She found the shop-boy standing with eyes and mouth wide, instead of attending to a customer. He could only relate that Morgan had just shown herself at the inside door, looking very grave, and that Miss Farrer had turned very white, and gone up stairs; so that he was sure his master was dead. The customer was officious in helping to half-close the shutters, and so obliging as to go elsewhere for what he wanted, spreading as he went the news of the death of the rich old fellow, Farrer the grocer.

Where was Michael? This was a question asked many times before night-fall by one or other of the household. None could answer it; not even she who knew most about Michael's proceedings, and to whom Morgan condescended to go in person in search of information. The young woman was as much at a loss as any body, and so extremely uneasy that Morgan found in her heart to pity her.

Where was Michael? This was the question that returned upon Jane's mind and heart in the dead stillness of the night, when, by her own

desire, she was sitting up alone beside her father's corpse. She would not hear of Henry's staying, and forbade Morgan's remaining beyond the usual early hours of the house.

She turned the watch with its face to the wall, when she had wound it up; for she did not wish to know when midnight and the new year came. It was a gusty night, and she hoped not to hear the church-clock strike. She heard instead the voices of the party assembled in the house that day twelvemonth,—the little party of friends whose hopes of wealth depended individually on the chance of surviving the rest. What would she not now give to be set back to that time! The intervening year had disclosed to her something that she did not fully know before,—that she was being devoured by the growing passion of avarice. She had felt joy at the death of Jerry Hill's brother, though the time had been when the bare idea of his death weighed upon her heart for days! She had been unable to tell her father that she did not wish for what he had to leave. And now,—what did she desire to hear about Michael? If he had formed bad connexions,—if he was playing a desperate game with smugglers,—if he should now marry the mother of his children, and thus distribute by wholesale the wealth his father had saved, and squander the large annuity which had fallen to him as to her, from their being the sole survivors of the lot of lives,—what, in such a risk, would be the best news she could hear of Michael? She started from her seat in horror as soon as

she became conscious that she had entertained the question. She uncovered the face of the corpse. She had never before seen those restless features immovable,—not even in sleep. The eyes had never before refused to look upon her, the lips to answer to her. If he no longer cared for her, who should care? The feeling of desolation came over her strongly; and when her heart bounded for an instant at the thought of her wealth, and then sank, as a vivid picture came before her of Michael struggling and sinking in this night's stormy sea, she was completely overpowered. The light swam before her eyes, the corpse seemed to rise up in the bed; the gust that swept along the narrow street, and the clatter of hail against the window at the instant, terrified her unaccountably. Something grasped her tight round the throat; something pulled her clothes behind; something looked down from the top of the bed. Shrieks woke Morgan from the sleep which had just overtaken her, and brought her down in the dark, stumbling against the shivering shop-boy, who had come out upon the stairs because he dared not stay in his own room.

At the sight of Morgan, standing half dressed at the door, Jane became instantly quiet. She sank into a chair, while Morgan walked straight to the bed; her first idea being that the old man was not dead, and that some movement of his had terrified her mistress. When she saw that all was still, she turned to Jane with an anxious look of inquiry.

"Morgan, Michael is dead; I think he is. I killed him; I am sure I did!"

"No, Miss Jane; there is some difference between wishing a man dead and killing him!"

"How do you know? Who told you about it?" asked Jane, with chattering teeth.

"There is a light in your eyes, and a heat on your cheeks, that told me long ago more than you knew yourself. I have seen you grow a child again, my dear, when every body got to regard you as a staid woman."

"No, no; I wish I was—I wish I was a child again."

"Why, my dear, what can be more childish than grasping at what you cannot use, and giving up all that is precious for the sake of what you grow less and less able to enjoy?"

"God knows I have nothing left that is precious," murmured Jane, sinking into tears.

"Yes, you have. Even they that did you the cruellest harm,—that turned your heart in upon itself for their own selfish ends, could not take from you all that is precious, as long as God makes men into families. My dear, if you see nothing to make you forget your gold in what I saw this morning, you deserve nothing better than gold, and I shall consider you given over entirely. If you do not despise your money in comparison with your brother Henry and his lady, it is a pity you are their sister."

"His lady! What lady?"

"His wife, ma'am; I saw her this morning.

A pretty lady she is,—so young, and speaking English that I could hardly make out without the help of her bright face. And there was her father too, who could not speak to me at all, though he talked fast enough with his daughter. And Mr. Henry was very busy with his books and papers, in a corner of the room where they have hung up a curtain, that he may be, in a manner, by himself; for they have not overmuch room. You will see no gold by going there; but——”

“But why——? I am his sister, and he never took me there; and——”

“You were too rich, Miss Jane, not to want more money; so they waited till you could not tax them with interfering with your dues. If you had asked, Mr. Henry would have told you every thing. As it is, he will bring his wife to-morrow, and you will be all the better friends for there being no talk of dividing money between you.”

“Ah! Morgan,” said Jane, becoming calm in proportion as she was humbled, “you will leave me and go to them; you will leave me to such service as gold can buy!”

“Never, my dear. You must have some one to put you in mind what great things you can do, and what great things you have done for one whom not even you could make happy, after all.” And she cast a sorrowful look upon the corpse. “You will want some one to hush you and bring you round again when you take such fits as you have had to-night; and this one of to-

night will not be the last, my dear, if you keep your mind and conscience on the rack about money. You will want somebody to help you to be thankful if Providence should be graciously pleased to lessen your wealth. And if the worst comes to the worst, my dear, you will want somebody to cover your sin before the world, and to watch privately for any fair moment for softening your heart. So I shall stay by you, and always maintain what a noble and tender heart you once had, up to this very midnight, Miss Jane."

For the next hour,—while her father's remains lay at hand, and she was hearing of Henry, and meditating on his story,—Jane felt some of the disgust at mere wealth, as an object, that is often expressed, but which was a new feeling to her. Her mind gradually became confused while contemplating the uncertainty and emptiness of the life that lay before her; and she dropped asleep in her father's chair, giving her old friend opportunity at last to shed the many tears she had repressed under the appearance of sternness, when to be stern was the truest kindness. She afterwards preserved a much more distinct recollection than Jane of the conversation of the night.

CHAPTER IV.

GOSSIPING AUTHORSHIP.

THE only article of his father's property that Henry coveted was the bird, which Peck had rightly supposed was to be Jane's. Henry believed that Teddy had originally been admitted into the household for his sake, so expressly had it been given into his boyish charge; but he would not now ask for it the more for this. He would not have allowed his wife to pick up a pin from any floor of that house, or have stopped a cough, unasked, with a morsel of candy from the window. But there was one who remembered how he had begged candy for the bird, in old days, and helped it to sing, and been mindful of its wants when every one else was too busy to attend to them. There was one who not only remembered this, (for Jane had quite as good a memory,) but acted upon the suggestion. Morgan made bold to carry the bird to Mr. Henry's lodgings, with his sister's love, and moreover with an ample supply of seeds, and a choice bit of candy to peck at.

There was it amusing itself, now gently twittering, and now pouring out its song, as one of the short days of winter closed in, and the little party in Henry's lodgings prepared for their evening labours. These three,—Henry, his wife, and his father-in-law,—were at no leisure to loll

by the fireside and talk of war and revolution; or to pass from gaiety to gaiety, shaking their heads the while about the mine of treason which was about to be sprung beneath their feet, the perversity of the people, and the approaching downfall of monarchy. They were neither treasonable nor perverse, nor desirous of overthrowing the monarchy; but they resembled the people in so far as it was necessary for them to work in order to live. These long winter evenings were favourable to their objects; and now Marie lighted the lamp, brought out paper and ink, and applied herself to her task, while her father and her husband sat down together to compose that which she should afterwards transcribe. Henry's literary occupation was not merely classical proof-correcting; though this was his principal resource for bread. He was the largest,—almost the sole contributor to a very popular publication, which, by its talent, and, yet more, its plain speaking, gave great annoyance to certain of the ministry, much satisfaction to the opposition, and to a large proportion of the reading population of London. Henry would have acknowledged to all the world, if he could, that the work owed much of its value and attraction to the assistance of his father-in-law, who had lived long enough in England to understand a great deal of its domestic as well as foreign political interests, and brought to his task a large share of knowledge and wisdom from his observation of the affairs of the continent, and his experience of their vicissitude. M. Verblanc was one of the

earliest emigrants to this country, whither he came intending to deposit his daughter, and return to be useful; but the march of events was too rapid. Moderate men had lost their influence, and ran but too much risk of losing their heads, and he stayed to be useful here till his country should stretch forth her arms again to welcome such men as he. Henry Farrer had become attached to his daughter while she was residing with the Stephensens; and as there seemed to M. Verblanc a strong probability that the children of two very rich fathers would not long remain very poor, he countenanced their early marriage, resolving to work to the utmost in their service till he should be able to recover some of Marie's intended dower.

Marie was writing out an article from her husband's short-hand,—an act to which she had become so accustomed that it did not interfere with her attention to what was going on at the other end of the table, or prevent her interposing an occasional remark.

"And are the Mexican cocks benefited?" she asked, in allusion to something they were talking about. "Do the cock-fighters give up their sport on account of this tax?"

"The sport is much checked, my dear. The government gets only about 45,000 dollars a year by this tax, so that there cannot be much cock-fighting."

"Well, then, I wish you would put in your advice for a very heavy tax on guillotining. Where is there so barbarous a sport?"

"You are for putting a moral power into the hands of government, Marie,—a power of controlling the people's pursuits and tastes. Is such a power a good?"

"Is it not? Cock-fighting may be checked; therefore may the drinking of spirits, and the playing with dice. And no one thinks worse than you of gin and gaming. I am just copying what you say about gin."

"But the same power may tempt the people to game in lotteries, and drive them to engage in smuggling; and tyrannize over them in many ways. When taxes are raised upon what men eat and drink and use, there may be, and there always is, a great inconsistency in the moral lectures that they practically give the people. They say, for instance,—'You must not use hair-powder or corn; but come and try your luck for a 30,000*l.* prize.' 'If you wish for tobacco, you must smuggle it: but we must make you pay for keeping yourself clean with soap, and putting salt into your children's food, and trying to let light and air enough into your house for them to live by.'"

"Well, but this would be abusing their power. Could they not do like the Mexican people—tax bad sports—tax luxuries?"

"And who is to decide what sports are bad, and what articles are luxuries? If there is nobody to contend that cock-fighting and bull-baiting are virtuous sports, there are many opinions on fox-hunting, and snipe-shooting, and country fairs, and village dances. And as for luxuries,—

where is the line which separates them from necessities?"

"Ah! our washerwoman looked very earnest indeed when she said, 'I must have my little dish of tea—I am fit for nothing without.' And I suppose our landlord says the same of his port-wine; and certainly every nobleman thinks he must have men-servants and horses and carriages."

"I do not see, for my part, how government has any more business to decide upon what articles must be made dear to the people, than an emperor has to settle how his subjects shall fasten their shoes."

"Well, but what are they to tax?"

"Property. All that government has a right to do in taxation, is to raise what money is necessary; and its main duty is to do it in the fairest proportion possible. It has nothing to do with how people spend the rest of their money, and has no business to alter the prices of things, for the sake of exercising a moral power, or any power."

"Perhaps the meddling would be saved by the government taking the articles of luxury themselves, instead of taking money upon them. But they would need large warehouses for all the strange things that would be gathered in; and they must turn merchants. I wonder whether that plan has ever been tried?"

"Yes, in China. The Sun of the Celestial Empire took his taxes in kind,—chiefly in food."

"And so became a great rice-merchant."

“ And agriculture was improved to a prodigious degree.”

“ Improved ! then I suppose there would be a great increase of whatever good things your government might choose to levy ?”

“ Up to a certain point, taxation of every kind acts as a stimulus. But that point is easily and usually passed. The necessity of answering the calls of the state rouses men’s industry and invention ; and if the taxation continue moderate, the people may be gainers, on the whole, by the stimulus. But if the burden grows heavier as men’s exertions increase, they not only lose heart, but that which should produce future wealth goes to be consumed without profit ; and the means of further improvement are taken away.”

“ Ah ! how often,” exclaimed M. Verblanc, “ have the late rulers of France been told that taxation takes from the people, not only the wealth which is brought into the treasury, and the cost of collecting it, but all the values of which it obstructs the creation ! How often were they exhorted to look at Holland, and take warning !”

“ There is a case *apropos* to what we are writing. Down with it ! ‘ What country could compare itself with Holland, when Holland was the empress of commerce, and the nursing mother of wealth ? What befell her ? Her industry slackened, her traffic declined, her wealth wasted, and she knew, at length, the curse of pauperism. Why ? Her own committees of investigation have declared that this change is owing to the devouring taxation, which, not content with appro-

priating her revenue, next began to absorb her capital. First, the creation of values was limited ; then it was encroached upon ; and from that day has Holland been sliding from her pre-eminence. From the very nature of the decline, it must proceed with accelerated speed, if it be not vigorously checked ; so that Holland seems all too likely to forfeit her place among the nations.— Will that do, Marie ?”

“ O yes ; but you must give two or three more examples. At least, when I wrote themes at school, I was bidden to give always three examples.”

“ With all my heart. It would be but too easy to find three times three. What next, sir ? Spain ?”

“ Spain, if you will. But one need go no farther than Marie’s own unhappy country. Would her king have been murdered,—would the people have defiled their emancipation with atrocities, if they had not been sunk in poverty, and steeped in injuries, by a devouring taxation ? That taxation might, I verily believe, have been borne, as to its amount ; but that amount was taken, not at all from the rich and noble, but wholly from the industrious. The rich and noble spent their revenue as much as if they had been duly taxed ; while the industrious paid, first their income, and then their capital, till the labourers, whose hire was thus kept back from them, rose up against the rich, and scattered them to the winds of heaven. The oppressors are removed ; but there is no recovery of the substance which they

wasted. The impoverished may now come forth, and raise their cry of famine before the face of heaven, but the food that was taken from them there is none to restore."

"So much for poor France!" said Henry, writing rapidly. "Now for Spain."

"Take but one Spanish tax,—take but the Alcavala, and you have sufficient reason why, with her prime soil, her wealth of metals, her colonies whither to send her superfluous consumers, Spain is wretched in her poverty. The alcavala (the monstrous per centage on all articles, raw or manufactured, as often as they are sold) must encroach more and more largely on the capital which is the material of wealth. Under the alcavala, Spain could not but be ruined."

"Except in those provinces where there was no alcavala—Catalonia and Valencia. They bore up long after all others had sunk. There, Marie! There are your three examples. We have no room for the many more that rise up."

"Not for England?"

"England! You do not think England on the road to ruin, my dear? You do not yet understand England's resources."

"Perhaps not. But you told me of eight hundred bankruptcies within the last seven months. Have you no practice of taxing your capital?"

"We have a few taxes,—bad taxes,—which are paid out of capital,—as my sister Jane will tell you. She knows something now of how legacies are reduced by the duties government de-

mands. It is a bad practice to lessen property in the act of transference. Such taxes consume capital, and obstruct its circulation. But we have not many such. In one sense or another, to be sure, every tax may be proved to come out of capital, more or less; but almost all ours are paid out of our revenue: and so will be almost any that can be proposed, provided the amount be not increased. With the revenue that England has, and the ambition that her people entertain not to sink in society, exertion will be made to keep her capital entire, as long as there is any reasonable hope of success. We shall invent, and improve, and save, to a vast extent, before we let our capital be sacrificed."

"In the case of your property tax?"

"Why not? The purpose of a property tax would be to take from us, not more but less than we pay already; less by the cost of collection which would be saved. If our revenue now pays the greater sum, it would then well serve for the lesser; and all the better from taxation being then equalized;—the rich man thus diverting a portion of his unproductive expenditure,—to the great relief of the industrious capitalist who now pays much more than his due share. O, it must be a huge property tax indeed that would trench upon our capital! Why, my dear, we might pay off our great national debt of nearly 300,000,000*l.* next year, without using our capital for the purpose."

"Then I think you had better do it before your

great debt gets any larger. Do you think it will go on growing?"

"Our ministry and parliament seem determined that it shall. Meantime, we are playing with a Sinking Fund, and making believe to pay off, while we are only slipping the Dead Weight round and round our necks, and feeling it grow heavier at every turn."

"I think this is child's play but too much like our poor French administrations that have beggared a nation," observed M. Verblanc. "Get rid of your debt, you wise English; let a Frenchman advise you. If indeed you can pay off your 300,000,000*l.* without impairing your capital, do it quickly."

"We are at war," said Henry, despondingly; "and, what is worse, the debt is declared to be popular."

"The time will come when a burdened peace will find you tired of your debt."

"Or rather our children. Even then I would advise an immediate exertion to pay it off,—yes, even if it should amount to twice three hundred millions."

"Six hundred millions! Was ever such a debt heard of! What must your future rulers be if they thus devise the ruin of your fine country!"

"If they exceed that sum again, I would still struggle to pay it," persisted Henry. "To be sure, one can hardly conceive of a debt of more than 600,000,000*l.*; but one can still less conceive of a nation being willing to pay the annual

interest upon it. Let us see! I dare say nearly thirty millions*."

"Ah! that interest is the great grievance. If the debt be allowed to accumulate, your nation may be subjected, within half a century from this time, to a permanent charge of interest which would of itself have sufficed to pay for all the wars from the time the debt began. Yes, this annual raising of interest is the grievance;—the transferring such enormous sums from the pockets of some classes of men into hands where it would never naturally find its way. Your ministers may say what they will about the debt being no actual loss to the country, since the whole transaction passes within the country;—this does not lessen the burden to those who have to pay over their earnings to the national creditor, whose capital has been blown away in gunpowder at sea, and buried with the dead bodies of their countrymen abroad."

"Besides," suggested Marie, "if there is no mischief in carrying on the debt because the transaction passes within the country, there could be no harm in paying it off, since that transaction would also be only a transference."

"Very true. If all were assessed to pay off the public creditor, there would be no total loss. And as for the real evils,—the diversion of capi-

* Lest there should be any man, woman, or child in England, who requires to be reminded of the fact, we mention that our national debt amounts at present to 800,000,000*l.*, and that the annual interest upon it is 28,000,000*l.*

tal from its natural channels, and the oppression of industry,—the remedy of these would be so inestimable a relief, that in a little while the parties who paid the largest share would wonder at their own ease, and at the long delay of the nation in shaking off its burdens.”

“Like the heir who has resolution to sell a part of his mortgaged estate in order to disencumber the remainder. But who are they that would pay the largest share?”

“The richest, of course. All must contribute something. Even the labourer would willingly spare a portion of his earnings for the sake of having his earnings to himself for ever after. But by the aristocracy was this debt proposed; for their sakes was it incurred; by them is it accumulated; while it is certain that the burden is very far from being duly borne by them. From them, therefore, should the liquidation chiefly proceed.”

“But did not you say that parliament claps its hands at every proposal to burden posterity?”

“Yes: but what kind of a parliament? If Mr. Grey should ever obtain his great object,—if there should ever be a parliament through which the people may speak, and if the people should then declare themselves content to go on bearing the burden that the aristocracy of this day is imposing upon them, why, let the people have their way; and I, for one, shall wish them joy of their patience. But if, when the people can protest, and make their protests heard, they call for such an assessment as shall include all, but fall heaviest on those through whom the debt was incurred,

they will do that which is not only just in the abstract, but (like all that is essentially just) that which is most easy, most prudent, and must prove most fortunate."

"So you venture to write that down as you speak it," said Marie. "Will you let the word 'easy' stand?"

"Yes; because it is used as a comparative term. Almost any plan would be more easy than sustaining this burden from year to year. A temporary inconvenience only would be the result of getting rid of it. I question whether any one person would be ruined; and of the many who must sacrifice a part of their property, every one would reap certain advantages which must in time compensate, or more than compensate, himself or his children. To the bulk of the people the blessing would be incalculable. It is not for those who most proudly boast of the resources of the country to doubt whether the thing can be done."

"A rich and noble country is yours," observed M. Verblanc; "and the greater is the wonder and the shame that it contains so much misery,—such throngs of the destitute. Enormous as has been and now is the expenditure of your government, how have you not only sustained your resources, but augmented them! How have you, while paying for your wars, improved your lands, and your shipping, and your manufactures, and built docks, and opened canals, and stretched out roads! And while the nation has

thus been growing rich, what crowds of your people have been growing poor!"

"And how should it be otherwise, when the pressure of public loans falls so unequally as in England? Fearful as is the amount, the inequality of pressure is a far greater evil. It is very possible,—when we consider the excitement afforded to industry and invention by a popular war,—that the capital of the country would not have been very much greater than now if we had been spared the wars and other wasteful expenditure of the public money of the last twenty years; but the distribution is in consequence most faulty, and the future incumbrances of the people fearful to contemplate."

"From your rulers having carried their system of borrowing too far. There is, to be sure, all the difference in the world between an individual borrowing for the sake of trade, or profit in some form or other, and governments borrowing that which is to be dissipated in the air or the sea, or shed upon the ground, so that it can be no more gathered up again than the rain which sinks into the thirsty soil."

"Why cannot war-money be raised from year to year," asked Marie, "so that the nation might know what it was about in undertaking a war? When my father rebuilt his château, he paid for each part as it proceeded, and so brought away with him no reproach of debt."

"When people are careless of their heirs, love, as rulers are of the people's posterity, they

find it easier to borrow and spend, than to make their spendings and their levies agree. When rulers are afraid to ask for so much as they desire to spend, they escape, by proposing loans, the unpleasantness of taxing. Heavily as our governments have taxed us, they have been actually afraid to tax us enough;—enough for the purposes proposed to the nation.”

“ They were afraid of making the people impatient.”

“ Just so; and the people have shown what the rulers of many centuries have considered an ‘ ignorant impatience of taxation.’ That is, the nominal representatives of the people have encouraged expensive projects for which the people have shown themselves unwilling to pay. The rulers and the people thus appear unreasonable to each other; while the blame chiefly rests in calling those the representatives of the people who are really not so. Mr. Grey and the friends of the people are doing what they can to bring the two parties to an understanding. When this is done, I trust there will be no going to war at the expense of future generations,—no running into expenses for which the means are not already provided.”

“ They who first devised these public loans could not have guessed what they were doing, Henry.”

“ They never imagined that any one would so improve upon their practice of borrowing, as not to provide for the payment at some definite time. If,—as may happen on the unexpected breaking

out of a war when the nation is not in very favourable circumstances,—it is perilous to tax it heavily and suddenly, it may be expedient to raise the supplies in a way which will enable the people to pay more conveniently, at their own leisure. But the period should be fixed when the money is raised. The money should be raised upon terminable annuities ; so that, at least, every one may know how long the burden is to endure. This is a plain rule ; and happy would it have been for the country if it had been observed from the day when——”

“ When its system of loans began ? ”

“ I would hardly say that ; for I do not see how the rulers in the troubled times of the Revolution could have governed the country without loans. The tax-payers were so divided in their loyalty at the time, that King William and his councillors would not have been able to raise money enough for the struggle by taxation, and would only have made themselves hated for the attempt. But a foreign war, undertaken by an undivided people, is a wholly different affair ; and the advisers of George II. had no business to carry on the borrowing system.”

“ They found the debt large, I suppose, and left it larger ; according to the methods of borrowers from posterity.”

“ Yes ; it amounted, when it came into their hands, to fifty-two millions, having grown to this since the Revolution, when it was only 664,000*l*. It is now five times fifty-two millions.”

“ O, make haste and tell these things to your

rich men ; and they will plan how soon this monstrous charge may be got rid of."

"There is a great deal to be done first, my dear. We have first to convince them that this debt is not a very good thing.—As long as they escape paying their due share of the interest, and are aware that the liquidation must, in a considerable proportion, proceed from them, there is no lack of reasons, convincing to their minds, why a large national debt must be a great national blessing."

"It attaches the people to the government, perhaps. Is that what they say?"

"Yes ; as if the people will not always be the most attached to the government that most consults their prosperity. What can they think of a government that——"

He stopped suddenly as Marie put her fingers on her lips, and appeared to be listening. She ran to the door and threw it wide open,—in time to hear a shuffling down the dark stair-case.

"I am sure there was somebody at the door," said she, hesitating whether to shut it again. Her father shrugged his shoulders as the cold air blew in. Henry observed that if the people of the house wanted anything, they would come again ; and Marie therefore, after calling from the landing and receiving no answer, returned to her seat as before ; observing that it was not the first time she had believed some person to have remained outside the door.

Her husband was writing down to her father's dictation about fallacies in regard to the debt ;—

such fallacies as that the parchment securities of the public creditor were an absolute creation of capital ; whereas they were only the representatives of values which were actually sunk and lost ; —that the annual transfer of the millions required for the interest was so much added to the circulation ; whereas this very sum would, in the absence of the debt, have been circulating in a more profitable manner ; —that the public funds afforded a convenience for the prompt investment of unemployed capital ; whereas there would be no lack of good investments for capital if industry were left free ; —and, finally, that the stocks are an admirable instrument for the ascertainment of public opinion ; whereas a very small amount of debt would answer this purpose as well as the largest. Nobody would object to retaining the 664,000*l.* of the revolutionary times for this simple object.

Marie could not settle well to her employment after this interruption. Henry forgot it in a moment. He grew earnest ; he grew eloquent ; and, in proportion, he grew loud. Nobody came from below, as he had predicted. Nobody could have wanted anything at the door when Henry was asking so loudly how it was “ possible for the people to be attached to a government which, &c.” And now, when he was insisting on the first principle of taxation,—equality,—when he was offering a variety of illustrative cases, all of which resolved themselves into equality or inequality,—his little wife came behind him, and laying her hand on his shoulder, asked him in a

whisper whether it was necessary to speak quite so loud.

"My love, I beg your pardon. I am afraid I have been half-stunning you. Why did not you speak before? I am very apt to forget the dimensions of our room," and he started up laughing, and showed that he could touch the ceiling with the extremities of his long fingers;—"I am apt to forget the difference between this chamber and the lofty places where I used to hold forth at college." Was I very boisterous, love?"

"O, no: but loud enough to be heard beyond these four walls." And she glanced towards the door.

"If that be all, any one is welcome to hear what I have to say on taxation. It will be all printed to-morrow, you know, my dear."

Marie did know this: but she was not the more willing that her husband should be overheard exclaiming vehemently about equality,—a word held in very bad repute in those days, when, if a lady made inquiries of her linen-draper about the equality of wear of a piece of gingham or calico, the shopman would shake his head at her for a leveller, as soon as she had turned her back.

"How," said M. Verblanc, looking tenderly at his daughter, "how shall I forgive those who have put dread into the heart that was once as light as the morning gossamer? How shall I forgive those who taught my child suspicion?"

"O, father, remember the night——"

"Yes, Marie ; I knew it was the thought of that night that prompted you to caution now.—The night," he continued to Henry, "when our poor friend La Raye was arrested at our house. We have reason to believe that we had all been watched for hours,—that eyes had peeped from every cranny, and that ears were planted all round us. I myself saw the shadow of a man in ambuscade, when a passing gleam from the court shone into my hall. I took no notice, and rejoined La Raye and my child. He slipped out by a back way, but was immediately taken in the street ; and for words spoken that night, coupled with preceding deeds, he suffered.—Well may my Marie have learned dread and suspicion !"

"No, father ; not well ! Nay, Henry, you do not know what warning I had against it ;—warning from one who knew not dread, and would not have saved her life by so vile an instrument as suspicion."

Henry bent himself to listen with his whole soul, for now he knew that Marie spoke of her friend, Madame Roland.

"Yes, I was warned by her that the last [impiety is to fear ; and the worst penalty of adversity to suspect. I was warned by her that the chief danger in civil revolution is to forget green meadows and bright skies in fields of blood and clouds of smoke ; and that those who shrink from looking fully and kindly even upon those who may be the reptiles of their race, are less wise

than the poor prisoner in the Bastile who made friendship with his spider instead of trying to flee from it."

"And she observed her own warning, Marie. How her murderers quailed before her open gaze!"

"Ah, yes! In her prison, she brought home to her the materials of happiness; and with them neither dread nor suspicion can co-exist. She brought back into her own bosom the wild flowers which she had worn there in her childhood; and the creations of her father, the artist; and the speculations of her husband, the philosopher; and opened up again the springs of the intellect, which may gush from the hardest dungeon walls; and wakened up the voice of her mother to thrill the very heart of silence; and dismissed one obedient faculty at morn to travel with the sun, and ride at eve down his last slanting ray with tidings of how embryo man is working his way into light and freedom; and summoned another obedient faculty at midnight to paint upon the darkness the image of regenerated man, with his eye fixed upon science, and his hand supporting his fellow man, and his foot treading down the painted trifles and deformed usurpations of the world that is passing away. Having gazed upon this, what were any spectres of darkness to her, —whether the scowls of traitors, or an axe hanging by a hair?"

"Would that all who desire that women should have kindness, and domestic thoughtfulness, and cheerfulness, and grace, knew your friend as you knew her, Marie!"

“ Then would they learn from what quarter of the moral heavens these endowments may be fetched by human aspiration. Would they behold kindness and lightness of spirit? They must give the consciousness of being able to bestow, instead of the mere craving to receive, the support which intellect must yield to intellect, if heart is to answer to heart. Would they have homely thoughtfulness? They must not obstruct that full intellectual light in which small things dress themselves in their most shining beauty, as the little fly that looks dark beneath a candle shows itself burnished at noon. Let men but lay open the universe for the spirit of woman to exercise itself in, and they may chance to see again with what grace a woman about to die can beseech the favour to suffer more than her companions.”

Of this friend, Marie could not yet speak long. Few and frequent were her words of remembrance; and Henry had learned that the best kindness was to let her break off, and go, to carry her strong associations of love and admiration into her daily business. She now slipped away, and stood tending her bird, and flattering herself that her dropping tears were unnoticed, because her face was not seen. Then she filled a chafing dish, and carried it into the little closet that served her father for a bedchamber. Then she busied herself about Henry's coffee, while he, for her sake, applied himself to finish his task. Presently, even he was convinced that there was some one at the door who had not knocked.— Without a moment's delay he threw open the

door, and there stood—no political or domestic spy—but Jane, with a somewhat pale countenance, wearing a very unusual expression.

“We are glad to see you here at last, Jane. You are just in time to see what coffee Marie makes.—But where is Morgan?” looking out on the dark landing. “You did not come alone in the dark?”

“Yes, I did. I have something to tell you, Henry. Michael is home.”

“Thank God! I hope it is the last time he will alarm you so thoughtlessly. I dare say he knew all that has happened, though he hid himself from us.”

“O yes; there was one who must have known where he was all the time, and told him every thing; for, do you know, he has come home in a curricule of his own! The first thing he had to say to me was about his horses; and the next was——”

“What?”

“He is going to be married to-morrow morning!”

In spite of a strong effort, Jane's countenance was painfully moved while she announced this. Henry did not convey the comfort he intended by not being sorry to hear any of the news. He was much relieved by learning that that which was by nature a marriage long ago, was now to be made so by law. As for the curricule and horses, though such an equipage might be unsuitable in appearance with the establishment of a grocer in Budge-row, this was altogether a

matter of taste. It was certain that Michael could afford himself the indulgence, and it was therefore a very harmless one.

Henry's cheerful air and open countenance made his sister feel half envious. He did not seem to dread the risk of her father's hard-earned money being spent much more easily than it had been gained. He seemed to have forgotten what it is to have made many hundred thousand pounds; and he certainly knew nothing about the anxiety of keeping it. How should he?

Marie laughed as she asked how Michael looked in his curricie: it must be such a strange situation to him! She had never seen Michael. She wondered whether he looked at all like Henry; and then she sighed. She thought of the carriages that had been at her disposal in France, and that she now had not one to offer to her disinherited husband.

"Some more sugar, Marie," said M. Verblanc, when he had tasted his last cup of coffee.

Marie went to her cupboard, and brought out the little powdered sugar that remained at the bottom of the last parcel she had bought. She had tasted no sugar for some time; and it was by very nice management that she had been able to procure any for her father. She hoped that what had been written this week might supply comforts for the next. Meantime, Jane's entrance had baffled her calculations about the sugar. Henry smiled at the disclosure, and helped himself to another cup of coffee, without sugar. Marie would have borrowed from the

woman of the house ; but her father would not allow it. His daughter rightly imagined that he felt uncertain of being able to pay a debt of a mere luxury, and therefore did not choose to incur it.

" Ah, well ! " said she ; " everything will cost us less money, let us hope, when men have left off fighting like dogs, that they may render peaceable men beggars. They make us pay for their wars out of our tea and our sugar,—and out of our heart's blood, papa, when they make us deny our parents what they expect at our hands."

M. Verblanc wished that Marie could have, during this time of war, the sugar that was now growing in her beloved garden at home. Beet-root was now largely used for making sugar in France ; and M. Verblanc had learned that the produce of his estates was considerable. These estates had been bought in by a friend ; and it was hoped that they would in time be restored to the rightful owner.

Marie's scorn was excited by the idea of beet-root growing where her parterres had looked gay, and where the urns, and statues, and small fountains, originated by her taste, could have little congeniality with so thoroughly common and useful a produce as beet-root. She mentioned one field, and another, and another, which would answer the purpose quite as well as her garden. As she lightly mapped out the places she mentioned, Jane's eye followed her pencil as eagerly as Henry's. She asked of M. Verblanc, at

length, whether the tenure of land was yet considered secure in France.

"Of some lands, yes," answered he. "If, for example, you will buy our estates, and grow beet-root, no one will turn you out; and it will give us true satisfaction to see our lands pass into such honourable hands."

To Henry's surprise, his sister seemed meditative. Marie looked up, smiling. "Will you buy our lands?"

"She cannot," said Henry. "The law is against investing capital in an enemy's country."

"Is it?" said Jane, quickly.

"One would suppose you were really thinking of it, Jane. If you want to try your hand at farming, there is abundance of land in England."

Jane muttered that in England there would also be an income tax immediately.

"And what of that? If you invested your money abroad, you would not go and live there, would you?"

"I am sure an income tax is enough to drive away all who have any substance. To leave one no choice! To make one pay, whether one will or not! I should not wonder to see every independent man in the kingdom contrive to get abroad with his money, somehow or other."

"I should. Every person of substance has not a brother Michael, with a doubtful wife and an ambiguous family; or a brother Henry, living in two small rooms, with a little French-woman for a wife."

“ ’Tis not that, Henry. But, as I said, this way of taxing leaves one no choice——”

“ But of paying one’s due share of what ought to fall equally upon all. Now tell me, Jane, what choice has the man whose family obliges him to spend his whole income in commodities? What choice have Patience and her husband, for instance, of how much they shall pay to the state? It is not with them as it is with you, that you may contribute to the war or not, according as you choose to have wine, and servants, and a carriage. The necessaries that you and Morgan consume cannot cost you much, I should think,——cannot yield much to the state.”

Jane cautiously replied that everything depended on what was meant by much and little.

“ Well; I mean that Patience’s eight children and three servants must consume much more butter, and fuel, and calicoes, and bread, and soap, and shoes, than you and Morgan.”

This could not be denied.

“ What choice, then, is left to them? Under the system of taxing commodities, there is a choice left to those who least need it; while, if they do not choose to contribute, the poorer, who have no choice, must bear an increased burden. Oh, Jane! I could not be sorry to see you contributing as much from your wealth——money,——as the man who makes your shoes in his wealth——labour! He pays something to the state from every shilling that passes through his hands. Whether you pay something from every guinea you touch, I need not ask you. Has Peek told

you of the rhyme that our labourers have at their tongues' ends just now?"

"Peek has not; but Michael told me of one he had heard several sing by the road-side,—something about how they divide their labour between one and another;—among all but themselves, they seem to think."

"It is the same:—

‘ For the Debt till eight,
For the Church till ten :
To defend the State
With guns and men,
I must work till noon, so weary, O !
Then a spell for the Judge,
And two for the Crown ;
Sure they need not grudge,
When the sun goes down,
One hour for myself and my deary, O ! ”

While Marie was pitying the labourer, and wondering how far his statement was exaggerated, Jane was thinking aloud how willing she should be to work with head and hands for Church and State, the Army and the Law.

"You had rather do this than pay, because your labour is not to you the wealth that labour is to a poor man."

"And partly because I really have not enough to do," said Jane. "Michael does not seem to wish that I should keep the books any longer; and I cannot be making frocks for Patience's children all day long, so little as I have been accustomed to needle-work for some time. I wish you could put me in the way of paying my taxes in the way the poor man does."

"And so take the work out of the poor man's hands? No, Jane. You must pay in gold, sister."

"Is there no sort of work that poor labourers cannot do?" asked Marie, with a private view to earning sugar and snuff for her father.

"Not that will serve the purposes of the government, my dear. I remember hearing, some time ago, of a benevolent lady who was making bread seals to convert the Jews."

"And I," said M. Verblanc, "of at least twenty gentle creatures who distilled rose-water one whole summer——"

"To wash the blackamoor white?"

"To civilize the Hottentot. But the results——"

"History does not record, any more than Jane's feats of knitting, and other worthy exercises. Why, Jane, when you have the money ready—the very thing wanted—why should you offer your taxes in any other form? If you really want to help the state, suppose you raise a regiment yourself. You and Morgan can make the red coats, if you want something to do; or, if that is too fearful a service for a peaceable woman, you can take upon yourself the half-pay of some fine old officer or two; or you might build a bridge, or set up a Preventive establishment, (nothing is more wanted just now,) or do a hundred things that would save the poor labourer's pocket, and not interfere with his market for labour. Such a free gift to the state would immortalize you; and, depend upon it, it would

be far better for you than buying French land in violation of English law."

"How they make a mockery of us helpless women, whom they have first made helpless!" said Marie, while wrapping Jane in her shawl. "We will not mind them till we have reason for shame at being helpless."

Neither Jane nor any one else could feel uncomfortable at anything that Henry said, his manner was so playful and kind. He was now reaching his hat, in order to walk home with his sister, whom no inducement was strong enough to tempt into a vehicle which must be hired. She preferred walking, she always declared, being conscientious enough, however, to protest invariably against any one accompanying her; but Henry actually wished to carry his manuscript to the printer this evening, and the brother and sister set off together.

The weather was most disagreeable,—bitterly cold, with a fog, irritating alike to the windpipe, the vision, and the temper. The glow-worm lamps, with each its faint green halo, lost their use among the moving lights that perplexed the middle of the street. Jane had judged rightly this time in wishing to walk; for the groping on the foot-way was undoubtedly a less evil than the confusion of carriages. The occasional backing, the frequent clash, the yells, the oaths of the drivers, and now and then the snorting of a frightened horse, and the groans of a wounded one, showed that riding in a carriage is not always the extremity of bliss that some little

children believe it to be. Henry held his sister's arm tight within his, and she held her peace no less tenaciously while they were every moment walking point blank up against a broad man, or a slender lamp-post, or innocently knocking down a wearied woman, or a child who was tracing his mother's apron upwards in hopes of at length finding her hand. After a while, it struck Jane that this was a case in which the longest way about would prove the nearest way home. By striking down one of the small streets leading to the river, they might escape all the carriages, and most of the people, and get to Budge Row all the sooner for making a small circuit. She believed she could engage not to lead her brother into the river; which was the chief peril in this path.

"I think there is an opening to the left, here, Jane."

"Which way does the fog drift? I think there is a draught from the right, from the west."

"Nay: surely it comes in our faces. No matter! you shall not go a step farther till I have made out whether we cannot now turn eastwards. Do stand still a moment."

While he was down on his knees, poring over the pavement, to see which way the stones were laid, Jane observed that it was a shame they had no more light from the lamps, as they paid for the great new improvement in lighting,—viz: adding two threads to each burner."

"It is no fault of any one's," said Henry. "We

may go on thickening wicks till we use up all our cotton, and we shall make no progress in lighting. We must make out some new principle."

"What principle?"

"O, if I knew, I should not have left it to be told now. All I know is that our streets are not perfectly lighted, and so I conclude that some better principle remains to be discovered. That is all."

"All!" thought Jane. "I think it means much;—every thing," she continued within herself, while rapidly following out the clew afforded by this simple act of faith of her brother's.

There was an opening to the eastward; and they pursued it, feeling rather than seeing that the river lay open on their right hand. They seemed to have this bank all to themselves. Except a public house or two, with open door and lighted windows, all was dark and silent;—so silent, that when three clocks had done striking their long story, one after the other, the plash of oars was heard from the water. Presently, there was a little clatter among the boats moored near the margin, and the walkers pitied the rowers who had to encounter worse perils than those of Holborn and the Strand. In another instant, they stood stock still in a prodigious consternation. The yells and oaths left behind in Fleet-street were nothing to those which now burst forth immediately in front of them. There seemed to be threatening, struggling, grappling, fighting,—all in noise and darkness.

“Back! let us go back!” cried Jane.

There was no use in attempting it. People poured out of the public houses, and seemed by their multitude, to drop from the clouds or come up in swarms from the river. As soon as Jane moved back, she met with a buffet; and was so pushed about, that she began to fear slipping into the water if she left the spot she occupied. The only thing to be done was to plant themselves against a house, and wait for an open way, or for light. Light came;—a gleam or two from an opened upper window, whence black heads projected, marvellously exaggerated by the fog; and then, after several abortive experiments with naked candles, a torch,—a flaring red torch, which did more execution on the gloom than all the cotton wicks in Cheapside could have done.

“A smuggling fray! Those are smugglers. How daring! to come up so far,” said Henry.

Jane was making her observations, and correcting her imaginings. She was scarcely aware till now that she had always fancied a smuggler a large, stout, grim man, with a bit of red drapery dangling somewhere about him; a leathern belt; a pistol in his hand, and a keg just before, or just behind, or just on one side of him. But one of these men was slight and wan; and another was deformed; and a third wore a brown coat, like any other man; and none scowled as smugglers and patriots always do in pictures, but one laughed, and the rest looked vexed or angry in a plain way. She even thought that the one

in a brown coat looked very like a shopman,—very like Michael.

Thus much was ascertainable while the shifting light from the torch danced from tub to face, and from the packages on the shore to the shadowy boat behind, with still a black figure or two in it.

"How very daring!" exclaimed Henry again.

"Yes," said a voice from a window immediately in their rear. "These are the days for smuggling frolics. These fellows hold that they are in favour with the minister, as 'tis certain they are maintained by him."

"By his multiplying the customs and excise duties, you mean."

"Ay, sir. Multiplying and raising them. The story goes that these fellows drink the minister's health first, in every keg they open; and the saying is, that if the seditious do as they say,—pull the minister's carriage about his ears some day,—he will have a guard of smugglers rise up of their own accord to bear him harmless. But they don't like the talk of an income tax, sir."

"It is no longer mere talk. The assessment has begun."

"Sure, sir, it has. And that may have made them desperate in their daring, which their coming here looks like. But they could not have chosen their night better. 'Tis a wonder to me how any body could watch them. Fudge! What are they after now?"

A struggle ended in making the torch more efficacious than was contemplated. A smuggler staved a cask. Whether by accident or design was never known—but the torch dropped into the rivulet of spirit, and it turned to fire. The blue flame shot up, waved, hovered, looked very beautiful in itself, but cast a fearful light on the brawlers who rushed over one another to extricate their shins from the flame. Jane saw a really grim face at last. A man in a prodigious rage had been fighting with the brown-coated smuggler who was like Michael. The angry man had got the better of the other, and was now lifting him up at arms' length, with the strength of an elephant, and the ferocity of a tiger. He dashed him down with a sound that was heard through the din.

"It is Michael!" cried the brother and sister at the same moment. They had both seen his face high in the air. They burst through the throng, and reached the body,—the dead body; for the neck was broken against a cask.

As Jane kneeled beside him, in front of the flickering blaze, she replaced the head, horribly bent backwards as it was, and then looked up in Henry's face with kindled eyes, to say,

"He is gone; and he is not married. He is gone this time."

CHAPTER V.

HOW TO ENTERTAIN STRANGERS.

It was long before Henry could get back. He had to convey Jane home, and recover her to a safer state of mind, and then to communicate the intelligence to Patience; and then,—more painful still,—to the young woman whom he always regarded as Michael's wife. At the end of four hours, when it was nearly one in the morning, he knocked at the door of his lodgings, and was instantly let in by his landlord. He perceived that Mr. Price looked very sulky; and he could obtain no answer to his enquiries about whether Mrs. Farrer had been uneasy at his not returning. He bounded up stairs, and Marie was in his arms before he saw how pale was her face, and how swollen her eyes. The fire burned dull, the lamp only glimmered, and there was an air of indescribable confusion in the room; so that, occupied as Henry was with what had happened, he could not help feeling almost bewildered as to whether this was his lodging or not.

"I thought you never, never would have come," sobbed Marie.

"My love, there has been but too much reason for my staying so long."

"But there was so much reason for your being at home! Henry, they have carried away my father."

Marie could not tell where they had taken him. She knew nothing of English law and justice. She had had no one to help her; for Price himself introduced the officers of justice; and Mrs. Price was so stiff and cold in her manner, that Marie was obliged to leave off appealing to her. All she knew was that some men walked in while her father was reading, and she writing; that they showed a paper which her father did not know the use of; searched every corner of the apartments, turning every article of furniture out of its place, and taking possession at last of a pocket-pistol, of beautiful workmanship, which M. Verblanc valued as the gift of an old military friend. M. Verblanc himself was also carried off, because he had not given notice to the magistrates of having come to live in this place.

"How is this?" enquired Henry of Price who now entered the room. "The arrest of aliens, and the search for weapons, can legally take place only in the day time."

"They reckon it day time in this sort of thing till nine o'clock, and it wanted full ten minutes to nine when they came."

"What did you know about this before I went out?" enquired Henry, turning the light of the lamp full upon Price's face.

"Only what most lodging-house keepers know in these days. I was called upon to give an account in writing of all the aliens in my house."

Henry conjectured very truly that the Prices were at the bottom of the whole affair. Mrs. Price had a very vigorous imagination; and she

had given out among her neighbours that M. Verblanc was certainly a man of high rank; that he scribbled over more writing paper than any body she ever saw, except the gentleman that called himself his son-in-law; and that the writing must be letters, because nobody ever knew what became of it, and he went out regularly once a day,—no doubt to the post-office, for he never was known to send letters there by any other hand.

Marie was obliged to be comforted with the assurance that this arrest would be only a temporary inconvenience; that such things were constantly happening in these days; and that there was no doubt of her father's being released the next morning. Henry would go at the earliest practicable hour, and he did not doubt of bringing M. Verblanc home with him.

Before the earliest practicable hour, however, other engagements occurred to prevent Henry's executing his design. Price came in, while the husband and wife were standing by the fire, mournfully discussing their plans for this day when so much was to be done. Price wished to give notice that he must have his rent this morning. He had gone without it too long, and he had no intention of waiting any longer. Henry was not aware that the time of payment was past. He understood that it was to be quarterly; but Marie produced the little that she had laid by for the purpose; and Henry was reminded to feel in his pocket for the manuscripts that were to have been carried to their destination

the night before. They were gone. His pocket was empty.

Never mind ! This was no time to think about disappointments in the way of authorship ; and, as for the gain,—it was but too probable that Henry would presently have more money than he desired. Price seemed to have some idea of this kind ; but not the less did he give notice that his lodgers must turn out at the end of the week. The rooms were already let ; so there was no use in saying any thing about it. Henry could only suppose that tidings of Michael's death, and the manner of it, had reached the house, and that it was concluded that, as the one brother had been a smuggler, the other must be a swindler.

Before Price was out of the room, came the printer's man for the manuscript which had been lost. While he was still shaking his head over Marie's calculation of how soon she could make another copy from the short-hand notes she had happily preserved, the matter was settled by the publisher sending to ask for the last Greek proof Henry had had to correct, and to give notice that this was his final transaction with Mr. Farrer, who need not trouble himself to write any thing more for the publication of which he had been the chief support. No further communication from his pen would be accepted. A receipt in form for the money now sent was requested and given, and the cash immediately paid over to Price in discharge of the remainder of the rent. The few shillings left were, when the husband and wife

were alone again, pushed from one to the other with the strange impulse of mirth which often arises under the extremest pressure of vexation and sorrow.

"Marie, what do you think of all this?" asked her husband, meeting her eye, which was fixed wistfully upon him.

"I think that if my poor countrymen have their errors, the English have at least their whims. It is at least remarkable that on this morning, when there is so much to call you abroad, one after another should come to keep you at home."

"Very remarkable!" was all that Henry said before he relapsed into reverie. He roused himself, and snatched up his hat, assuring his wife, however, that it was yet, he believed, too early for him to obtain access to her father, or justice on his behalf. He had not proceeded far down stairs when he was met by three gentlemen, who requested two minutes' conversation with him. They came to invite him to be present at a meeting to be held for the purpose of declaring attachment to the constitution.

"Impossible, gentlemen. You are not aware that my only brother died suddenly last night. I cannot appear needlessly in public to-day."

And he would have bowed them out; but they had something more to say than condolence. As his attending the meeting was thus unfortunately rendered impossible, perhaps he would sign the address to his Majesty.

"That will depend on what it contains. I own I do not see the immediate occasion for such

a protestation ; but if the address should express what I think and feel, I shall have no objection to put my name to it."

The spokesman conceived that, as every true Englishman must be attached to the constitution, there could be no risk to any true Englishman in engaging to declare his attachment.

"Certainly, sir, if we were all agreed as to what the constitution is ; but this is the [very point on which men differ. One person thinks that a dozen or two of trials and transportations of ignorant and educated men for sedition, and a doubling of the taxes, and an overawing of the House of Commons, are measures of support to the constitution ; while others consider them as violations. Therefore I must fully understand what is involved in the address before I sign it ; and can, in the mean time, pledge myself to nothing, gentlemen."

The visitors looked at one another, and departed,—one sighing, another giggling, and the third looking back till the last moment,—like a child who is bidden to look at a traitor, and almost expects to see him turn into some rare animal,—a Turk or an ourang-outang.

This time Henry got as far as the house-door. There he was turned back by the commissioners who were employed in making the returns for the income tax. In vain Henry assured them that he had hitherto had no income, and that, as soon as he could ascertain whether he was to have any of his brother's money, and how much, he would let the gentlemen know. They were not

content with assertions given in the street, and, as Henry had no doubt of finally satisfying them in two minutes, he invited them up stairs.

"You are aware, sir, that we are sworn to the most inviolable secrecy as to the affairs of individuals; that we are empowered, when dissatisfied, to call for written explanations of the resources of living, and even to impose an oath, if necessary."

"Very needful precautions, I should think, considering how strong is the temptation to concealment and fraud, and how very easy evasion must be in a great number of cases. Very necessary precautions, if they could but be effectual."

"Effectual, sir! Do you suppose we shall violate our oath of secrecy?"

"By no means; but it is impossible that confidence should not often be reciprocally shaken, when the affairs of individuals are thus involuntarily exposed. This inquisition is a heavy grievance, indeed, and it opens the door to a very pernicious use of influence."

"Well, sir, every tax must have its disadvantages; and when a large revenue must be raised——"

"True; every tax is bad, in one way or another; yet, taxes there must be. I do not know that there can be a better than an income tax, if it can be fairly raised, and duly proportioned to the tenure of incomes. If I find myself soon in possession of an income, I shall offer my proportion with pleasure; you will not need to impose

the oath on me. But I do wish, as this tax affords the means, as you say, of raising a large revenue,—I do wish that we were relieved of some of our indirect taxes. An income tax may be very cheerfully borne when it is imposed instead of the indirect taxes which fall so unequally as we know they do; but the same tax may be felt as a heavy grievance when it is imposed in addition,—filling up the measure of hardship. Now, we have a load of partial taxes which can be conveniently paid; and also a fair tax,—fair in principle,—which must be vexatiously levied. Let us have the one or the other, but not both.”

“ But, Mr. Farrer, you are aware that the evils of this income tax will be lessened perpetually. We are now just in the hustle and confusion of making new returns; but when we can establish a system of ascertainment of the wages of various employments, and the interests upon loans, and the averages of capital invested by the commercial men in our districts,—in somewhat the same manner as we can already learn the rental of landlords from the terms of their leases, and the profits of the tenants from the proportion profits are considered to bear to rent,—when this is arranged, there will be much less occasion for vexatious questioning.”

“ And much less facility of evasion. Very true. After all, this tax is a violation of a subordinate rule of taxation, while our indirect taxes violate the first and chief. In fact, it seems to me to violate only that which regards the convenience of the contributors as to the mode of

payment; while it agrees with the principle,—to equalize the contributions; with another,—to make the amount, and the time and manner certain; and with a third,—to keep out of the pockets of the people as little as possible over and above what goes into the treasury. Whenever I have an income, I had much rather see you on an appointed day, and pay my portion as I would pay my house-rent, knowing that what I pay goes straight to its professed destination, than be treated like a child, and inveigled into paying a little here and a little there, without knowing it; or, if knowing it, with a pretty strong assurance that plenty of pockets are gaping to swallow some of it by the way."

Marie thought this was like sweetening physic for a child. She wondered that, in a nation of men, such devices should be allowed to be still enacted.

"We are not yet a nation of men, my dear, because we are not yet an educated nation. These taxes on commodities are taxes on ignorance. When, as a nation, we grow wise enough to settle rationally what we shall spend, and why, and how, we shall grow manly enough to come forward with our contribution, instead of letting it be filched from us while we are winking."

"And yet, sir, it is the rich, and not the ignorant who complain of this new tax, and are all in favour of the old system. They had rather pay double for their tea and their wine than have more money raised in this new way."

"Yes; no doubt. And the poor man had

much rather have his bread and beer bear their natural price, and pay his taxes out of his wages. Thus he is sure of paying no more than his due ; while the rich man will be properly compelled to contribute in proportion to the protection he derives from government. He owes so much more than the poor man to the state which guards his greater substance, that it is most unfair to leave his payment to the chance of how much wine, and tea, and other articles he may consume. He cannot himself consume more bread and beer than his poor neighbour ; and it is a matter of choice whether he shall keep servants to consume much more. Such choice ought not to be left, when the alternative is the poor man paying the more for the rich man's spending less."

" Why, indeed, it cannot be justified that the cobbler who patches a miser's shoes should pay fifty per cent. to the state, when the miser himself pays only one per cent. If it be a good rule,—(and it is—the rule on which we proceed, sir,)—that a just taxation will leave individuals in the same relation in which it found them, the advantage will be entirely on the side of the measure we have now in hand."

" And then comes the question whether there may not be a better tax still. An income tax is immeasurably better than a system of indirect taxation ; but there may be means of avoiding the inequalities which remain even under the improved system. If you once begin to graduate your income tax according to the value of the tenure of incomes——"

“Why, it is hard that the physician, whose large income expires on his becoming infirm, should pay more than the fundholder or landowner, whose income is permanently yielded to himself and his children.”

“And then, from the fundholders, you must except those who hold terminable annuities. Five per cent. is a much larger payment from a man whose income is to terminate in ten or twenty years, than five per cent. would be from the owner of land. And again; if you lay a tax of five per cent. on the labourers’ wages, the tax falls upon the capital; for the wages must rise just so much as the tax amounts to. It follows of course that the receiver of rent ought to pay a higher per centage, because the capitalist pays for himself and his labourers too. Now, if we once begin making these modifications, (which justice requires,) it seems the most direct and efficacious method to have a property tax; *i. e.*, to tax those incomes which are derived from invested capital. Ah! I see you shake your heads; I see what you would say about the difficulty of defining what *is* property; and the hardship in a few cases,—as in those of small annuitants; and the tendency,—the very slight,—the practically imperceptible tendency to check accumulation. We agreed before that all taxes are bad; that there are some difficulties attending all.”

“But do not you allow these evils, sir?”

“I do; but I hold them to be so much smaller than those we have been submitting to all this while as to be almost lost in the comparison,—

except for the difficulty that there always is in changing taxes. As for the defining of what property is, distinctions have been made quite as subtle as between investments that are too transient to come under the title of property, and those that are not; between the landlord's possession of a field that yields rent, and the tenant's investment in marl which is to fertilize it for a season or two. Wherever legislation interferes with the gains of industry, nice distinctions have to be made; and this case will hardly rival our excise regulations. As for the small annuitants, though their case may be, a less favourable one than that of richer men, it will be a far more favourable one than it is now, when their small incomes must yield enormously to the state through the commodities they buy. As for the tendency to check accumulation, it is also nothing in comparison with that which at present exists. What can check accumulation so much as the enhancement of the price of every thing that the capitalist and labourer must buy, when part of the added price goes to pay for the trouble and trickery attendant on a roundabout method of taxation? No, no. While, besides this enhancement of price, five or six sevenths of the taxation of the kingdom is borne by the labouring and accumulating classes, I cannot think that our capital would grow the slower for the burden being shifted upon the class of proprietors who can best afford the contribution, which would, after all, leave them in the same relation to other individuals in which it found them."

"It would certainly issue in that equality, since income from skill and labour would proportion itself presently to the amount of property. The physician who received a guinea-fee from the till now lightly-taxed proprietor, would then receive a pound; and so on, through all occupations. All would enjoy the relief from the diminished cost of collection, as I hope we shall all do under our present commission, sir. Well, you will not oblige us to put you upon your oath as to your amount of income. You really have not an income above 60*l.* a year, Mr. Farrer? that is our lowest denomination, sir; we tax none under 60*l.* a year."

"If you choose to swear me, you may; but my wife and I can assure you that we have no income beyond the few guineas that I may chance to earn from week to week. We have not been married many months; and we have never dared yet to think of such a thing as a regular yearly income. Well, it might be imprudent; but that is all over, I believe. If I find that I now am to have money——"

The commissioners disclaimed all intention of judging the principles or impulses under which Henry's matrimonial affairs had proceeded,—hoped to hear from him soon, if their good wishes should be fulfilled, and left him looking at his watch, and assuring Marie that even yet it was very early.

"But who are these?" cried the unhappy lady, as two men entered the room, without the ceremony of bowing, with which the late visitors had

departed. "My husband, there is a conspiracy against us!"

"I believe there is, Marie: but the innocent can in this country confound conspiracies."

Henry was arrested on a charge of seditious words spoken at divers times; and also, of not having given due notice of an alien residing within the realm without complying with the provisions of the Alien Act.

The word "sedition" sounded fearful to Marie, who had talked over with her husband, again and again, the fates of Muir and Palmer, of Frost and Winterbottom, and many other victims of the tyranny of the minister of that day. Her first thought was,

"They will send you to Botany Bay. But I will go with you."

Henry smilingly told her he should not have to trouble her to get ready to go so far, he believed; but if she would put on her bonnet now, he had no doubt she would be permitted to accompany him, and learn for herself where the mistake lay which had led to this absurd arrest.

She went accordingly, trembling,—but making a great effort to shed no tears. In those days of tyrannical and vaguely-expressed laws, of dread and prejudice in high places, a prisoner's fate depended mainly on the strength and clearness of mind of the magistrate before whom he might be brought. Henry was fortunate in this respect.

Some surprising stories were told,—newer to Henry and Marie than to anybody else,—of

Henry's disaffection,—of his having dined with old college friends who, to the disgrace of their education, had toasted the French republic, and laughed as the king's health was proposed; of his having been overheard asking how the people could help hating a government which had Mr. Pitt at the head of it, and talked vehemently with some foreigners in praise of equality; and of his having finally refused to declare his attachment to the constitution.

This story was not very formidable when it was first told; and after the magistrate had questioned the witnesses, and heard Henry's own plain statement, he believed that no ground remained for commitment, or for asking bail. Not a single seditious word could be sworn to; and, as to any imprudent ones that might have been dropped, the assertions of the witnesses were much more imprudent, inasmuch as they could in no way be made to agree with themselves or one another. This charge was dismissed, and Marie found she should not have to go to Botany Bay.

The other accusation was better substantiated. M. Verblanc had forgotten to give the required account of himself when he had changed his residence, and it had never occurred to Henry to lodge an information against him, though he knew, (if he had happened to recollect,) that the forms of the alien law had not been complied with. The magistrate had no alternative but to fine him, and, as the amount was not forthcoming, to commit him to prison till the fine should be paid.

Marie's duty was now clear. She must go to Henry's sisters, and obtain the money from them, in order to set her husband free to assist her father.

CHAPTER VI.

HOW TO ENTERTAIN BORROWERS.

It was a strange way of visiting the old house in Budge-Row for the first time.

Sam was standing two inches taller than usual, from being left in sole charge of the shop. He did not know exactly how his master had died ; and, with all his self-importance, was more likely to receive the information from the many inquisitive customers who came for pennyworths than to give them any. Morgan had not thought it necessary to be explicit with him. She advised him to mind his business, and let Miss Farrer see what he could do in a time of family distress. He was profuse in his assurances to Marie that his mistress could see no visitors to-day. Perceiving that she was a foreigner, he concluded that she was a stranger, and was very unwilling to let even Morgan know that any one wished to speak with her.

Marie thought she had never seen anything more forlorn than Jane's aspect as she sat in her little parlour. She seemed to be doing nothing, not even listening to Dr. Say, who was attempt-

ing soft condolence. There was not even the occupation of making mourning, which had been a resource on a former occasion. The bible lay open on the table ; but Jane was sitting by the darkened window as Marie entered,—Dr. Say having established himself by the fire.

“ You will thank me,” said Marie, “ for bringing you occupation,—for enabling you to help us, sister.” And she told her story, and what it was that she desired Jane to do.

Jane seemed duly shocked at first ; but when she found that Henry was in no danger, and that the whole case resolved itself into a money matter, her sympathy seemed to cool. She was silent and thoughtful.

“ Come,” said Marie, rising, “ bring out the money ; and will you not go with me ?”

But Jane had something to say ; or rather, she seemed to be thinking aloud. Who knew whether Michael had left a will, and whether Henry would have any of the money ? Besides, she had not so much in her purse ; and it seemed to her that this would not be the end of the business. If there was a conspiracy against Henry, and his enemies knew that his family had money, they would soon make up another charge, and nobody could foresee where it might end. Perhaps the best kindness to Henry would be for his family to do nothing, that it might be seen that there was no use in pursuing him for evil. Perhaps——

Dr. Say emphatically assented to the whole of Jane's reasoning.

"I am afraid of mistaking your English," said Marie, losing her breath. "Do you mean that you will not help Henry?"

"Perhaps some other friend——It might be better for him that some one else——Henry must have many friends."

"Perhaps. But in France we have sisters who have begged alms for their brother's defence, and thereby found a place beside them under the axe from which they could not save them. I thought there was one universal sister's heart."

Jane called after her in vain. She was gone like lightning. Morgan, however, detained her an instant at the door.

"Wait, my dear young lady! They will follow you in the streets if you look so wild, ma'am!"

"Then I will tell them, how I scorn your London rich sisters that keep their brothers prisoners for paltry gold!"

"Do not go, ma'am! Do stay till one can think a little," urged the horror-struck Morgan.

"No, I will not stay. But I will not judge all till I have seen another sister."

"Ah! Mrs. Peek. Go to Mrs. Peek, ma'am; and I would go with you, but——"

Marie thought this was a land of "buts." She could not, however, have stayed till Morgan could get ready. She made all haste to Mrs. Peek's house.

She did not know how to believe that the woman she saw, nursing a baby, could be a sister

of Henry's. The house was as noisy as Jane's was quiet; and the mistress as talkative and pliable as Jane was reserved and stiff.

In her untidy black bombazeen dress, she looked more like a servant than did her children's nursemaid in her black coarse stuff; and the various sounds of complaint that came from little folks in every corner of the house were less wearing than the mamma's incessant chiding and repriming.—She did not know anything about whether her brother Henry was really married or not, she was sure; for Henry never came near them to let them know what he was doing.

“No wonder,” thought Marie, when she looked back upon the confusion of children's toys, stools of all sizes, and carpets (apparently spread to trip up the walker), among which she had worked her way to the seat she occupied.

“There are so many calls upon one, you see, ma'am; and those that have large families,—(what a noise those boys do make!)—so much is required for a large family like ours, that it is no easy matter to bring up children as some people do in these days. The burdens are so great! and I am sure we could never think of sending a son of ours to the university, if we were sure of his settling ever so well.—O, to be sure, as you would say, ma'am, that should make no difference in our helping Henry, hoping he would not get into any such scrapes again. Well, ma'am, I will ask Mr. Peek when he comes home, to see if anything can be done.—O, that would be too late, would it? Well, I don't know

that that signifies so much, for I have a notion that as Mr. Peek is a king's servant, it might not be so well for him to appear. Dear me! I never have any money by me, ma'am, but just for my little bills for the family; and I should not think of parting with it while my husband is out.—Why, really, I have no idea where you could find him. My little girl shall see whether he is at home, though I am quite sure he is not. Grace, my dear, go and see whether your father is in the back room. O, you won't. Then, Jenny, you must go. There! you see they won't go, ma'am; but it is of no consequence, for I do assure you he went out after breakfast. I saw him go. Did not you, Harry?"

"To dare to call one of their dirty, rude boys after my Henry!" thought Marie, as she ran out of the house. Mrs. Peek stood looking after her, wondering one thing and another about her, till the baby cried so loud that she could not put off attending to him any longer.

Marie could think of no further resource but to go back to Morgan for advice. She was now very weary, and parched with thirst. She was not accustomed to much exercise, and had never before walked alone through crowded streets; her restless and anxious night was also a bad preparation for so much toil. She was near sinking at once when, on returning to the shop, she found from Sam that Morgan had just gone out, he did not know whither.

"She could not go out with me!" thought

Marie. "My Henry is the only English person worthy to be French, after all."

"Sure, mistress, you had better sit down," observed Sam, wiping a stool with his apron. On being asked whether he could let her have a glass of water, he did more than fulfil the request. He found, in a dark place under the counter, part of a bottle of some delicious syrup, which he mixed with water, with something of the grace of an apothecary. Marie could not help enjoying it, miserable as she was; and Sam could not help smiling broadly at the effect of what he had done, grave as his demeanour was in duty bound to be this day.

Morgan's "but" proved one of the most significant words she had ever spoken. She did better than go with Marie.

She entered Jane's parlour, and stood beside the door when she had closed it.

"I must trouble you, ma'am, to pay me my wages, if you please."

Jane stared at her in astonishment.

"What do you mean, Morgan?"

"I mean, ma'am, that I have had no wages for these eleven years last past, and I wish to have them now."

"Morgan, I think you have lost your senses! You never asked my father for these wages."

"No, Miss Jane, because I held his promise of being provided for otherwise and better, and my little money from elsewhere was all that I wanted while here. But I have it under your hand,

ma'am, what wages I was to have as long as I lived with you."

"And you have my promise also that I would remember you in my will."

"Yes; but I would rather have my due wages now instead."

Jane could understand nothing of all this. People were not accustomed to be asked for money in so abrupt a way, especially by an old friend.

"Because, ma'am, people of my class are not often so much in want of their money as I am to-day. If I had not known that you have the money in the house, I should not have asked for it so suddenly. I will bring down the box, ma'am."

She presently appeared, hauling along a heavy box with so much difficulty as to oblige Jane to offer to assist her. Morgan next presented a key.

"How came you by this key?" asked Jane, quickly, as she tried it, and the box lid flew open. Jane felt in her bosom for her own key, which was there, safe enough, on its stout black ribbon.

Morgan's master had secretly given her this key years before. He kept one thousand pounds in hard cash in this box; and it now appeared that he had set Morgan's fidelity and Jane's avarice as a check upon each other. Each was to count over the money once a-month.

"You can count it now, ma'am, at your leisure, when you have paid me. I shall not touch that key any more."

"O, yes, do, Morgan," said her mistress,

with a look of distress, "All this is too much for me. I cannot take care of everything myself."

"Then let it go, Miss Jane. I have not had this box under my charge so many years, to be now followed about by your eyes, every time I go near the place where it is kept. Better you were robbed than that."

"And you are too proud to expect a legacy from me? That is the reason you want your money now? You would cut off all connexion between us?"

"Such is not my present reason, ma'am; but I do not say that I should like to see you planning and planning how you could——But I won't follow it out, my dear. My wages, if you please."

And she laid down a formal receipt for the sum, and produced the canvass bag in which to deposit her wealth. She then observed that she must walk abroad for two or three hours, but hoped to be back before she was much wanted. If her mistress could spare her till dark, she should take it as a particular favour; but she could not say it was necessary to be gone more than three hours at farthest.

Jane seemed too much displeased or amazed to reply; and Morgan left her counting the guineas. She heard the parlour-door bolted behind her, so that no more Maries could gain access to her mistress.

How Marie reproached herself for her secret censure of Morgan, when she found Henry at

liberty,—the fine having been paid by his faithful old friend! Morgan had slipped away as soon as the good deed was done. She awaited Henry and Marie, however, in their humble home, whither she had proceeded to prepare a delicate little dinner for them, and see that all was comfortable for their repose from the troubles of the day. It was no fault of hers that they brought heavy cares with them; that Henry had to console his Marie under her father's misfortune,—his month of imprisonment, and sentence to leave the country at the end of it. What more could any one do than join with ~~them~~ in reprobating the tyranny of the Alien Act?

CHAPTER VII.

FAREWELL TO BUDGE-ROW.


MICHAEL was quietly buried when the verdict of "accidental death" had been duly agreed upon; and there was ample employment for Henry during the month of M. Verblanc's imprisonment in settling the affairs. There was no will; and he therefore felt that the children, and she whom he considered as the widow, though the law did not so recognize her, had the first claim upon his justice. He was resolved that an ample provision should be made for them; and that it should be done without encroaching on Mrs. Peek's share. Jane ought to have given the largest proportion, not only because she had no claims

upon her, but because her survivorship enriched her by means of this very death. She did contribute; but Henry's portion was much larger; and it soon appeared that Jane would not be at hand in future, if further assistance should be required.

Henry had, in his investigation of the affairs, learned that which prevented his being surprised on hearing from Morgan that Jane meant to go abroad. She had known so much of the smuggling transactions of the firm, that she had probably a good understanding with certain persons out at sea, who could aid her in getting away from the country she no longer loved, and in placing her where she might invest her money so as to avoid either an income or a property tax.

"It is a strange freak of my mistress's, sir, is not it?" said Morgan. "She must feel it so herself, or she would not have left me to tell you the story."

"It would be strange in most people, Morgan. I know it is said by some that an income or a property tax must drive individuals to invest their money abroad; but I am sure that except in a few rare cases, it would not be so. A man has so much more confidence in the stability of the institutions of his own country than in those of any other,—there are so many inducements to keep his treasure where his heart is,—near his kindred and his father's house,—his obligations are so much more calculable at home than abroad,—and, above all, it is so clear that the substitution of a direct for an indirect tax must set free the



exercise of his capital and his industry,—that a man must be burdened indeed before he would think, for this reason alone, of placing his capital elsewhere. Jane's case is different."

"Ah! Mr. Henry, she has left off loving her kindred and her father's house."

"Not so, I hope: but she is no longer happy among them, for reasons which we can understand."

"She owed as much to me, sir, as that she could not bear to think of yon poor young woman and her children having what had been so hardly earned; or to see the waste and dawdling going on in Mrs. Peek's family; or to pay her taxes in a heavy lump when the government chose to call for it, instead of buying a little of this and a little of that, when she liked, without having to remember that she was paying taxes."

"Ah! that is the reason why people like those indirect taxes. But I should have thought that Jane had seen enough of the waste that there is in the collecting them, to think very ill of them."

"The taking stock of my master's tea, sir, once a-month—what a farce it was! How many officers were paid for little more than not seeing cheats! and when one thinks of the permits, and the entry books, and the army of spies,—for so they are,—that have to be paid out of the duties collected, one wonders that Miss Jane, or anybody else, should be found to speak up for such an extravagant plan."

"Those will be most ready to do so who are

unwilling to pay in proportion for the protection which is of most importance to those who have the most property. But they forget the plain rule that when the people's money is raised to be spent for the good of the people, as little as possible ought to be wasted by the way. It is a shame that the cost of collection should be seven pound ten in every hundred pounds, when the odd shillings would be enough under good management."

"But is that true, sir?"

"Quite true; and the less this particular matter is looked to, the wider will the difference be between what is and what ought to be. My wife will tell you that there was a time in France when the nation paid five times as much in taxes as ever arrived at the treasury. Under a wiser management, the same people afterwards paid no more than a tenth part of their taxes to the collectors, though there were above two hundred thousand persons employed in the collection. O, yes, these were far too many; but you may see what a difference it makes to the people whether this point be managed well or ill; and it is very clear that it must be a great advantage to have a plan of taxation which would employ a few persons, at regular times; so that people would know what they had to pay and when, and that as little as possible would be lost by the way."

"They say that an immensity of money will be raised by this income tax."

"A great deal; and so there ought to be.

Something great ought to come out of so disagreeable a process. It is *very* disagreeable to be examined, and have one's concerns pryed into in the way that these commissioners must do. I am sure I do not wonder at my sister's dislike of it."

"O, sir, I never saw such a conflict as she had to go through with herself. I determined never to be present again when the gentlemen came. When she did bring herself to give an account, I know what a struggle she had to tell the truth. I would not for the world that any one else had been there; but, sir, the commissioners laughed, and winked, and threatened her with the oath."

"One is exposed to the impertinence of tax-gatherers under any system; and I do not know that it need be worse under this tax than any other. But it is provoking that this must be added to what we had to bear before. Prices are just as high as ever. There has been no reduction of the old taxes yet. Our producers of food and clothing, and all that we want, go on paying their taxes in commodities, and not only charging these on the articles when sold, but the interest on their advance of money for the tax. And so does the consumer's money run out in many a channel."

"All this helps my mistress abroad. But, sir, is it true that she cannot go safely?"

"Yes, and she must know it."

"She does. She hinted as much to me. Do you suppose anybody will stop her?"

"If they can get hold of her; but her friends

are those who will convey her safely, if anybody can. She knows that at present it is high treason to invest money in an enemy's country, particularly in land——”

“O dear; and I believe it is your French gentleman's lands that she has in view.”

“We cannot prevent her going, if she chooses to run the risk; but a great risk it is. The sale of their lands is supposed to be the principal means that our enemies have for carrying on the war; and no English person is allowed, under the penalty of death, to purchase land or to buy into the French funds. But what will be done about Jane's annuity?”

“She says she has laid a plan for getting it,—whether by coming over once a-year in the same way that she goes, or by some other device, I do not know. Surely, sir, those tontine annuities are very bad things! Worse than lotteries, since they make people jealous of their neighbours' lives, and rejoiced to hear of their deaths.”

“Very bad! No gaming is much worse. The advantage to the annuitants is, in its nature, most unequal; and it is so disadvantageous to the government, that none of its money is set free till the last of the lot is dead, that I wonder the system is persevered in.”

“I am sure I wish the government had had the Mr. Hills', and my master's; for Miss Jane has never been like the same person since. Do you know, sir, I believe there is one who will be particularly disappointed at her going away?”

“You mean Dr. Say. Do you think he has ever had any chance with her?”

"Sometimes I have thought he had; and I should not wonder, after all, if she thinks to take him on——"

"No, no, Morgan. She never can mean to marry that man."

"Why, sir, when people of her spirit have been cruelly disappointed once, as I know her to have been, they are apt to find too late the want of a friend to join themselves to; and yet they do not like to give up their sway. Now, Dr. Say is so yielding——"

"Ay, at present."

"True, sir; but he is very yielding indeed, to judge from the coldness he has put up with from my mistress, and his hanging to her still. But she will not have him yet; not till she has gained her particular end in going abroad; and then, perhaps——"

"This is the way human creatures do when they are perverted and injured like my poor sister. They must finish some trifling thing, gain some petty point, and then begin to think of the realities of life. Poor Jane! what can a few more thousands be to her? Morgan, have you ever thought of going with her?"

"It would have been my desire, if it had not been my promise, to stay with her as long as we both lived; but from her saying nothing to me about it, and her talking of things that I believe are to be left for me to do after she is gone, I suppose that she does not wish for me."

"Then where will you go? What do you think of doing?"

"Just what Providence may prepare to my hand. I have scarcely cast my mind that way yet."

Nor did Morgan settle her thoughts on her own concerns till compelled to do so. There was much to be thought of and accomplished ; and it was the way of everybody to look to Morgan in all cases of bustle and difficulty. The business, shop, and house thereto belonging, were immediately disposed of ; and they had to be prepared for the new tenant, and vacated in a short time. Jane would not sell the furniture ; she could not find in her heart to let it go for so little as it would now bring ; still less to give it to Patience. Her green stuff curtains, and threadbare carpets, and battered tables, and shabby fire-irons, were all valuable in her eyes, because of some of these she had known no others, and of some she still thought as new. How many recurrences of mind had she to these articles,—now reddening at the idea of the insulting price that was offered for them, and then sighing at the thought of the extravagance of hiring a room expressly for their reception ! This last was the plan finally decided upon, however ; and, by dint of such close packing as nobody else would have formed an idea of, the greater part of the lumber was stowed, while there was still space left to turn round.

Everything was gone from the kitchen but one chair and a few cooking utensils when Morgan sat before the fire, knitting worsted stockings, and rocking herself to the time of the old

Welsh air she was singing low to herself. The clock that ticked was gone ; and the monotonous singing of the kettle was the only sound besides her own voice. She was thinking about Wales, as she always did when she sang,—of the farmhouse in the valley where she was born ; and of how lightly she tripped to the spring the morning she was told that there were thoughts of sending her with her uncle, the carrier, to London to win her bread ; and then of the evening when she emerged from among the last hills, and saw the plain, with its clusters of trees, and its innumerable hedge-rows, and its few hamlets, and a church steeple or two, all glowing in the sunset ; and how she admired a flat country, and fancied how happy people must be who lived in a flat country ; and then how little she imagined that, after having become familiar with London life, she should ever be sitting alone, seeing the comfort of the abode demolished, day by day, and waiting to know what should become of her when the last of the family she had served so long was about to wander away from the old house. The clatter without went on just as if all was as formerly within. The cries, the bustle, and the loud laughs in the street seemed very like a mockery ; and Morgan, who had never, all these years, complained of the noise of Budge-Row, was very nearly being put out of temper about it this evening. In the midst of it, she thought she heard her mistress's hand-bell ring, and stopped her chanting to answer the summons. She released from its place under her gown the canvass bag,

which must have proved a great burden to her right side, and carried the kettle in the other hand, supposing, with the allowable freedom of an old servant, that Miss Farrer might be wishing for her tea a little earlier than usual, and that there could be no harm in saving her turns along the passage.

"Ma'am, I'm afraid your rheumatism troubles you," said she, seeing that Jane had drawn her shawl over her head. "I thought it would be so when you took the curtains down in such bitter weather."

"Never mind that, Morgan: I must meet more cold at sea."

"But you had better get well first, ma'am. Would you wish that I should step for Dr. Say?" and Morgan put some stiffness into her manner.

Jane looked round upon the disfurnished apartment, and probably thought that it looked too comfortless to be seen by Dr. Say; for she desired that if he called he should be told that she was too tired to see any one.

"I think, Morgan," she proceeded, "there is nothing left but what you can take care of for me, if I must go in a hurry. It will hardly take you two hours to stow these few things with the rest of the furniture; and an hour or two of your time, now and then, will keep them in good order for me."

And then followed sundry directions about airing, dusting, brushing, &c., all which implied that Morgan would remain near at hand.

"I have said nothing about your going with

me," continued Jane. "I suppose you never thought of it?"

"I considered myself bound, Miss Jane, after what we once said together, to follow you for life, if you had so pleased. Since you do not——"

"It would be too much for you, Morgan. I would not expose you to the risk, or to the fatigue. You know nothing of the fatigues of such a voyage as I am going upon. In a regular vessel it is very great; but——"

"Ma'am, I have no wish to go otherwise than at your desire. I am old now, and——"

"Yes, it will be much better for you to be with Patience, or with Henry."

"No, ma'am; if I leave you, it must be to go back to my own place. The same day that you dismiss me I shall plan my way home. I do not wish to be turned over from service to service, knowing that I shall never attach myself to any as I did, from the first, to you, my dear."

"But what will you do with yourself in Wales? Everybody you knew there must be dead, or grown up out of knowledge."

"Perhaps so; but it will serve my turn to sit and knit by the farmhouse fire; and I should like to be doing something in a dairy again. I have not put my hand to a churn, much less seen a goat, these seventeen years, except once, when your father sent me, in a hurry, to Islington, and there, Miss, I saw a goat; and, for the life of me, I could not help following it down a lane to see where it went to, and to watch its habits. When I saw it browsing and cropping, even

though it was in a brick-field, I could not help standing behind it ; and the thing led me such a round, I had much ado to get home to tea. My master found out that something had kept me ; but I was ashamed to tell him what it was. However, our Welsh goats—but I am taking up your time. Yes, I shall go back into Wales. But first, ma'am, there is a little thing to be settled. I gave up to you my key of that box, or I would have put the money in without troubling you ; but here is the sum you paid me the other day, and I will trouble you for the receipt back again."

"What can you mean, Morgan, by demanding your wages so strangely, and then bringing them back again?"

"I meant to keep the promise I made to you, Miss Jane,—to cover your faults when I could. You refused to pay the fine for Mr. Henry, and so I paid it in your name ; that was what I wanted the money for. I did not think of having it back again ; but Mr. Henry seemed so uneasy about not discharging it, that I let him take his own way."

Jane made some objections, which Morgan would not listen to. She would neither suffer any allusion to the legacy nor to her own circumstances. She briefly declared that she had enough. Her small wants were supplied from the savings of her young days, and she had no further use for money, besides having taken something of a disgust to it lately. She possessed herself of the key from her mistress's

side without being opposed, unlocked the box before her face, and deposited the cash, showing, at the same time, that she resumed the receipt. While she was doing this, Jane drew her shawl farther over her head, as if she suffered from the cold. Morgan saw that it was to conceal her tears.

"Oh, Miss Jane! only say that you wish it, and I will give up Wales and go with you; or if you would but be content to go back to my home, you might think about money as much as ever, if you must, and be happy at living in such a cheap country. But you might there forget all such troubles to the mind, if you would."

Jane hastily observed that it was too late for this: she had given her word to sail, and she must sail directly; she could hear nothing to the contrary.

Morgan said no more, but brought tea, and prepared everything for her mistress's early going to rest, and then came to take away the tea-things.

"You will make it early bed-time to-night; ma'am?" said she.

Jane assented.

"Then I have a strong belief that this is the last speech I shall have of you, Miss Jane; and I would not part from you without a farewell, as I fear others, nearer and dearer, must do."

"None are nearer and dearer," exclaimed Jane, in a tone which upset Morgan's fortitude. She then checked herself, and coldly added, "I mean to call on my brother and Patience before I go."

“What I am least sorry about,” said Morgan, “is, that you are going out upon the great and wide sea. I am glad that you will see a million of dashing waves, and feel the sweeping winds, both of which I used to know something of from the top of our mountain. We have both seen too much of brick walls, and heard too much of the noise of a city. Your spirits have failed you sadly of late, my dear; and I myself have been less lightsome than I have always held that a trusting creature should be. Ah! your tears will dry up when you are among the deeps; and you will find, as the waters heave up and about you, how little worth is in all worldly care, take my word for it, my dear. You on the sea by starlight, and I in the valley when the early buds come out—oh! we shall grow into a more wholesome mind than all the changes here have left us in. Meantime, we must part; and if we should never meet again——”

“Oh, but there is no fear: it is a very safe voyage, indeed, they tell me. I cannot have any fancies put into my head about not coming back, Morgan.”

“Well, let it be so then,—let it be that you will certainly come back; still I am old,—ay, not what you will allow to be old, if you reach my years, but what I like to think so. You cannot, in your heart, say that you would be taken by surprise any day to hear that old Morgan was gone. Well, then, God bless you! and give you a better relish of this life before he calls you to another!”

"Indeed I 'am not happy," was the feeling expressed by Jane's manner, and by her tears, as much as by her words. She could neither control her feelings nor endure to expose their intensity, and she therefore hastened to bed, seemingly acquiescing in Morgan's advice not to be in a hurry to rise in the morning.

Morgan's sleep was not very sound; partly from the sense of discomfort in the naked house, and more from busy and anxious thoughts—such as she had never known among the green hills of Wales, and such as were likely, she therefore supposed, to be laid to rest when she should be at home again. She fancied several times that she heard Jane stirring, and then dropped into a doze again, when she dreamed that her mistress was sleeping very quietly. At last she started up, uneasy at finding that it was broad daylight, and sorry that the alarm had not been one of the last things to be taken away, as she feared that her mistress might be kept waiting for her breakfast. She hustled about, made a particularly good fire, ventured to take in, of her own accord, a tempting hot roll, and, as her mistress was still not down stairs, made a basin of tea, and carried up the tray to the chamber.

"I hope you find your head better this morning, ma'an?" said she, drawing up the blind which kept the room in darkness.

No answer. Morgan saw no traces of clothes, and hastily pulled aside the bed-curtain: no one was there. A little farther search convinced her that Jane was gone.

The people in the shop testified to two stout porters having arrived early, and asked permission to go in and out through the shop. They had each carried a heavy box, and been accompanied by the lady in deep black, whose veil was over her face when she went out. She had not gone without another word, as Morgan at first, in the bitterness of her heart, reproached her for doing. She had left a note, with an affectionate assurance of remembering her old friend, not only in her will, but during every day of her life. Morgan would also find that a sum of money had been left in Henry's hands for her, as some acknowledgment of her long services. There was also advice about purchasing an annuity with it, which Morgan did not read to-day.

The shop-boy had the benefit of the hot roll. Morgan set off to discover how much Mr. Henry knew of Jane's proceedings. Marie could tell no more than that she had missed the bird on coming down into the cheerful breakfast-room of their new lodgings. Their maid had admitted a lady in black to write a note there this morning, as the family were not down. The bird had not been seen since; and it could only be supposed that it was carried away in its cage under the lady's long black cloak.

Jane acknowledged this in her note to Henry. She could not resist carrying away this living relic of old times. It must be more precious to her than to them; and she should send Marie from abroad some pet to be cherished for her sake, if Marie cared enough for her to do so.

- They had better not enquire where she was gone, or how; but trust to hearing of her through M. Verblanc (when he should be again abroad) or his agents.

Patience seemed to be the only one who had seen her sister, while thus scattering her ghostly adicus. Patience related that the house was in such confusion when Jane came in, (so unreasonably early!) that she had no very clear recollection of what had passed, further than that Jane cried very much, so that the elder children did not know what to make of it; and that her black veil frightened the little ones when she was kissing them all round. She hoped Jane did not really mean that she was going away for any length of time. She somehow had not half believed that; but as Morgan did believe it, Patience began at last to be very sorry indeed.

Morgan could not quit London these two or three days, if she was to leave her mistress's little concerns in the exact order in which she desired them to remain. She would not be persuaded to pass her few days any where but in the old kitchen, or to leave unvisited for a single night the chamber where her master died. This evening was cold and stormy. She thought first of her mistress's rheumatism; and, as the wind rose, and whistled under the doors, and roared in the chimney, she wandered to the window to see how things looked in the Row. The flame of the lamps flickered and flared within the glass; women held on their bonnets, and the aprons of workmen and the pinafores of children fluttered

about. Morgan was but too sure that it must be a bad night on the river, or at sea. She wished she knew whether Mr. Henry thought so. This would have settled the matter with Morgan, for she believed Mr. Henry knew every thing; but it was too late to intrude upon him to-night. She would go in the morning.

In the morning, when she got up early, to observe the heavy clouds still drifting rapidly over the narrow slip of sky which was all that could be seen from even the back of the house, she found a little bird cowering down on the window-sill, as if drowsy through fatigue and cold. There was no mistaking the bird, and in another moment it was warming itself against Morgan's cheek and in her bosom, while the hand which was not employed in guarding it was preparing its holiday mess of crumbs, milk and sugar.

"O, my bird!" exclaimed Marie, the moment Morgan produced it from beneath her red cloak.

"Did not my mistress say something to you, ma'am, of sending you some living thing for a remembrance? Do you think it likely she should send you this bird?"

No: nobody thought it likely. But how the creature could have escaped from such guardianship as Jane's was very unaccountable. There was no connecting it with the gales of last night; yet Morgan could not forget her own words about the wide and rough waters, and what Jane would feel when she saw them in their might.

While Marie was yet weeping over the

departure of her father, on the expiration of his month of imprisonment, and listening to her husband's cheering assurances that peace must come, and with it, liberty for all to go to and fro, she said,

"Meanwhile, there may be comfort for you in hearing through him of Jane. Will she not send us tidings, as she said?"

No such intelligence came; and in M. Verblanc's frequent letters was always contained the assurance that no tidings of the estimable lady, the sister of his son-in-law, had reached his agent or himself.

Henry had been long settled down to his duties and enjoyments as a country clergyman, when he received a letter from Peek containing the following intelligence, which was immediately forwarded to Morgan.

"I had been applied to several times," Peek wrote, "about Jane Farrer, spinster, the surviving claimant of the tontine annuity last year, on whose behalf no claim has been made this year. You will see presently that government has had a lucky bargain of that annuity, which is more than can often be said of that sort of transaction. The whole thing has come to light; and Patience was in great distress about it, all yesterday. We have had a rare catch of smugglers; and one of them let out, when he began to be chop-fallen, that it was very odd he had escaped such a many risks, to be trapped at last. Among the rest, he told us of one surprising get off when he thought he was sent for to the bottom where all the rest

went. After a windy day, which had blown their boat out of the river at a fine rate, till they were almost within sight of their smuggling vessel, their cockle-shell could not stand the gale. He swears that they should have done very well but for the heavy chests that they were carrying for a gentlewoman who wanted to be smuggled abroad. She was almost desperate when they heaved both chests overboard, though she had been quiet enough while the gale was rising. She went down quietly enough too, when the boat filled, and sunk from under them all, leaving such as could to save themselves on any thing they could find to float on ; by which means he and one other only got to shore. All he remembers about the gentlewoman is that she wore a black cloak, and noticed nobody, more or less, but a siskin that she had with her in a cage. One of the last things she did,—and he remembers it by a joke that went round, of her caring about a brute creature's life when her own was not worth a farthing,—the last thing she did was letting fly the bird, and she looked after it, to see how it fared in the wind, when the water was up to her own knees. From the oddness of this, and the black cloak, we feel convinced it must have been sister Jane, besides the date being the same. Patience fretted a good deal about it yesterday, as I mentioned. We suppose that we shall now see you in town about the affairs, and you know where you may always find a pipe and a bit of chat."

"Do not go, Henry," said Marie. "Let

Peek have all the wealth. Do not let us touch that which has poisoned the lives of three of your family."

"It poisoned the peace of their lives, Marie, and it caused their deaths. We will not die of such solicitude, nor, if any of our children must die by violence or accident, shall it be for such a cause. They must be taught the uses of wealth; and fearfully has Providence qualified us for teaching this lesson."

"That wealth is but an instrument, and that they are responsible for the use of it?"

"Responsible, not only to Him who maketh rich and maketh poor, but to society,—to the state. We will teach our children that to evade or repine at their due contribution to the state is to be ungrateful to their best earthly protector, and to be the oppressors of those who should rather be spared in proportion as their means are less. If to lay on burdens too heavy to be borne be one crime, it is another to refuse a just burden."

Henry checked himself on perceiving that he was reproaching the memory of his deceased brother and sister. He regarded them, however, as victims rather than aggressors,—victims to their father's false views, and to the policy of the time, which, by making the state a spendthrift, rendered too many of its members sordid.

"This is the favourite that Jane sent me to be cherished for her sake," said Marie, approaching the bird. "It shall be cherished."

"I failed in my trust," thought Morgan, as she went out to call home the kids from the

mountain;—" I failed in my trust when I doubted about Miss Jane's old age. What did I know about whether she would ever be old ; or, if she should be, whether there would not by that time be peace, and a less heavy burdening of the people, so that they might be free to see more clearly whether or not they were made to struggle with low things all their lives, like a sick person in a dream who is always trying to fly, and is for ever baffled?—I don't know whether one ought to be sorry that Miss Jane has been awakened up untimely from such a dream ; but I mourn that she did not come here to see what a fearful mistaking of Providence it is to dream on in that restless bed when here are such wide fields of sweet thyme for one's eyes and one's heart to rest upon. Let men live in cities, if they will ; but why should they think that the fields and the brooks are for those only who live among them ? These brooks must run over silver sands, and yonder harvest fields must bear ears of real gold before men may fancy that gold is in favour with God, and that it should therefore be sought as a main thing by men. I wish it had pleased God that Miss Jane had but once come here."

*Summary of Principles Illustrated in this
Volume.*

All the members of a society who derive protection from its government owe a certain proportion of the produce of their labour or capital to the support of that government,—that is, are justly liable to be taxed.

The proportion contributed should be determined by the degree of protection enjoyed,—of protection to property,—for all are personally protected.

In other words, a just taxation must leave all the members of society in precisely the same relation in which it found them.

This equality of contribution is the first principle of a just taxation.

Such equality can be secured only by a method of direct taxation.

Taxes on commodities are, from their very nature, unequal, as they leave it in the choice of the rich man how much he shall contribute to the support of the state; while the man whose whole income must be spent in the purchase of commodities has no such choice. This inequality is aggravated by the necessity, in order to make these taxes productive, of imposing them on necessities more than on luxuries.

Taxes on commodities are further injurious by entailing great expense for the prevention of smuggling, and a needless cost of collection.

They could not have been long tolerated but for their quality of affording a convenient method of tax-paying, and for the ignorance of the bulk of the people of their injurious operation.

The method of direct taxation which best secures equality is the imposition of a tax on income or on property.

There is so much difficulty in ascertaining to the general satisfaction the relative values of incomes held on different tenures, and the necessary inquisition is so

odious, that if a tax on the source of incomes can be proved equally equitable, it is preferable, inasmuch as it narrows the province of inquisition.

There is no reason to suppose that an equitable graduation of a tax on invested capital is impracticable; and as it would equally affect all incomes derived from this investment (that is, all incomes whatsoever), its operation must be singularly impartial, if the true principle of graduation be once attained.

A graduated property tax is free from all the evils belonging to taxes on commodities; while it has not their single recommendation—of favouring the subordinate convenience of the tax-payer.

This last consideration will, however, become of less importance in proportion as the great body of tax-payers advances towards that enlightened agreement which is essential to the establishment of a just system of taxation.

The grossest violation of every just principle of taxation is the practice of burdening posterity by contracting permanent loans, of which the nation is to pay the interest.

The next grossest violation of justice is the transmitting such an inherited debt unlessened to posterity, especially as every improvement in the arts of life furnishes the means of throwing off a portion of the national burdens.

The same rule of morals which requires state-economy on behalf of the present generation, requires, on behalf of future generations, that no effort should be spared to liquidate the National Debt.

THE END.

